

## TOP STORIES

### **American Rescue Plan Act offers aid for housing, socially disadvantaged farmers and more.**

The [American Rescue Plan Act](#), signed into law by President Biden on March 11, addresses numerous economic and health aspects of the coronavirus pandemic. HAC is [proud](#) that the plan provides significant and desperately needed housing aid, including \$100 million for USDA's Section 521 Rental Assistance program and \$39 million for the Section 502 direct and Section 504 homeowner loan programs. [HAC's statement](#) includes a summary of relevant parts of the statute.

### **Comments due March 19 on metropolitan area definition.**

HAC encourages rural communities and organizations to [respond](#) by Friday, March 19 to the Office of Management and Budget's [proposal to redefine metropolitan statistical areas](#). HAC has posted [language and information](#) including a recording of its recent webinar on the topic. The change could substantially impact rural communities because OMB's definition of outside metropolitan areas is often used as a proxy for rural areas.

### **Public charge litigation ends, rule rescinded.**

The federal government has [returned](#) to using the public charge [policy](#) that was in place before the last administration changed the regulation in 2019. This means that determinations of whether an immigrant may become a public charge will not take into account the person's receipt of federal housing aid, Medicaid (except for Medicaid for long-term institutionalization), food stamps, or medical treatment or preventive services for COVID-19, including vaccines. Court cases that supported the 2019 public charge regulation were dismissed on March 9 after the Biden administration [announced](#) it would not pursue them. A Federal Register [notice](#) deletes the 2019 rule, and the administration also [withdrew](#) a related proposal made in 2020. Several state attorneys general have now [asked](#) courts to allow them to intervene to support the 2019 rule.

### **House again considers bill to legalize farmworkers, revise H-2A and increase rural housing funding.**

The House is expected to vote March 18 on the [Farm Workforce Modernization Act, H.R. 1603](#), which [passed](#) the House in the last Congress but was never taken up by the Senate. The measure would create a process for farmworkers and their families to obtain legal status in the U.S., tweak the H-2A visa program for temporary farmworkers, increase the number of green cards available for farmworkers and establish a mandatory system for farm employers to check their workers' legal status. For rental housing preservation, it would authorize the MPR and preservation technical assistance programs, expand eligibility for Section 542 vouchers, permit 20-year Rental Assistance contracts, allow decoupling of Rental Assistance as a last resort, require USDA to develop a preservation plan and establish a stakeholders' committee to advise USDA. Finally, it would authorize increased funding for the Section 514 and 516 farmworker housing programs and for Section 521 Rental Assistance.

#### **RuralSTAT**

The share of women among hired farmworkers remained relatively unchanged from 2006 to 2009, but then climbed from 18.6% in 2009 to 25.5% in 2018. *Source: [Economic Research Service, U.S. Department of Agriculture, 2020.](#)*

## **National Farmworker Awareness Week will be March 25-31.**

Student Action with Farmworkers describes [National Farmworker Awareness Week](#) as “a week of action for students and community members to honor farmworkers’ important contributions and to raise awareness about the issues they face.” SAF offers media resources and event suggestions.

## **OPPORTUNITIES**

### **VA offers grants to help improve safety for sheltering homeless veterans.**

VA has opened two funding competitions under its [Homeless Providers Grant and Per Diem](#) (GPD) program. Nonprofits, state and local governments, and tribes can apply for new [special need grants for per diem payments](#) to cover operating costs that facilitate housing stabilization for veterans who are homeless or at risk of becoming homeless and who are chronically mentally ill, frail elderly, individuals who care for minor dependents, terminally ill or women. This can include providing supportive housing beds in private rooms with private bathrooms. Applications are due May 5. Current GPD grantees can apply by May 25 for [capital grants](#) to acquire, construct or rehabilitate property to reduce the use of congregate facilities and make more individual units available for GPD transitional housing. For more information on either program, contact [Jeffery Quarles](#), VA, 1-877-332-0334 (toll-free).

### **Federal agencies set webinar on mortgage forbearance.**

[Forbearance Options and Resources for Helping Borrowers with Federally Backed Mortgages: Webinar and Discussion with CFPB, FHFA, HUD, USDA, and VA](#) is scheduled for March 22. CFPB staff will review materials available to help consumers navigate the process of requesting a delay in making their mortgage payments. Panelists from the other agencies will discuss the options available to their borrowers, with an emphasis on exit options and information about recently announced forbearance [extensions](#).

### **HAC job opening: Community Facilities Housing Specialist.**

The [Community Facilities Housing Specialist](#) 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 is a two-year position and is eligible for telecommuting.

## **CORONAVIRUS**

### **Fannie Mae and Freddie Mac extend relief for homebuyers and rental property owners.**

Some flexibilities related to [new single-family mortgage loans](#), put in place by Fannie Mae and Freddie Mac earlier in the pandemic, have been extended until April 30. These include alternative appraisals, alternative methods for documenting income and verifying employment before loan closing and expanded use of power of attorney. Forbearance options for [owners of rental property](#) whose mortgages are owned by Fannie Mae or Freddie Mac are extended through June 30. Landlords who are experiencing financial hardship because of the pandemic can request mortgage forbearance and must agree to certain tenant protections. For more information, contact a mortgage lender or servicer.

### **COVID death rates higher in rural counties with high minority populations.**

The death rate in “highly diverse” rural counties – those where at least 33% of the population is minority – is 60% higher than in other rural counties, whereas the urban death rate is 13% higher in highly diverse counties than in others, according to [COVID-19 and Rural Communities: Protecting Rural Lives and Health](#), an article by McKinsey & Company. In highly diverse counties where the largest population group is American Indian or Alaska Native, the death rate is 2.1 times higher than in less diverse counties. Death

rates are 1.6 times higher where the largest group is Black or African American and 1.5 times higher where the largest group is Hispanic. Socioeconomic vulnerabilities such as financial insecurity, housing insecurity, and risk of being uninsured contribute to poor health outcomes and are greater in highly diverse rural communities than in other rural communities. The report suggests a variety of actions to improve outcomes.

## **REGULATIONS AND FEDERAL AGENCIES**

### **USDA reminds landlords about eviction notices and non-renewals.**

In an [notice](#) to stakeholders emailed on March 12, USDA Rural Development reminds owners and managers of USDA-financed multifamily properties that the CARES Act instituted a required 30-day notice before evicting a tenant, and that provision has no expiration date. The agency also notes that a lease cannot be terminated or not renewed as an alternative to eviction. USDA is sending letters to all Section 514 and 515 tenants about the [Emergency Rental Assistance Program](#) support that is being distributed through states and localities. For more information, contact an [RD state office](#).

### **White House and USDA name advisors for rural, housing, racial justice, veterans and Native issues.**

Recent [appointments](#) to the White House Domestic Policy Council include Kelliann Blazek, who will serve as Special Assistant to the President for Agriculture and Rural Policy. Erika Poethig was named Special Assistant to the President for Housing and Urban Policy; Donald K. Sherman is Special Assistant to the President for Racial and Economic Justice; Terri Tanielian is Special Assistant to the President for Veterans Affairs; and Libby Washburn is Special Assistant to the President for Native Affairs. Secretary of Agriculture Tom Vilsack has also [named](#) a Senior Advisor for Racial Equity, Dewayne Goldmon, who headed the National Black Growers Council and is an Arkansas farmer.

### **Fudge begins work as HUD Secretary.**

On March 10, after the Senate approved her nomination, Marcia Fudge was sworn in as the Secretary of Housing and Urban Development.

### **USDA FY21 single-family funding details announced.**

For the Section 502 direct loan program and Section 504 loans and grants, an [Unnumbered Letter dated March 11, 2021](#) provides information on program goals, basic formula criteria, setasides, administrative allocation, pooling of funds, and program contacts. Lists show funding allocations for each state and names of counties eligible for setasides.

### **“USDA relocations curtail ag research, farmer confidence.”**

This [AP article](#) reports on the current status of the Economic Research Service and the National Institute of Food and Agriculture, USDA agencies that were [moved](#) from Washington, DC to Kansas City in 2019. Both lost a significant portion of their staff and hiring has been slower than expected. A spokesperson for the current USDA leadership said the department is now focused on restoring employee confidence and morale.

## **PUBLICATIONS AND MEDIA**

### **Report calls for increase in Black homeownership.**

Raising the Black homeownership rate would address significant barriers to housing access and wealth creation for the African-American community, the National Community Reinvestment Coalition says in [60% Black Homeownership: A Radical Goal for Black Wealth Development](#). Black homeownership

nationwide peaked at 49% in 2004. Even a 60% rate would not bridge the Black-white wealth divide, however, the report's authors write; additional bold programs are needed.

**Research finds link between eviction and depression.**

[The Health Impacts of Eviction: Evidence from the National Longitudinal Study of Adolescent to Adult Health](#), a University of Pennsylvania Population Center Working Paper, reports that analyses of nationally representative, longitudinal data from 1994 to 2008 showed eviction was associated with risk of depression in young adults. The researchers concluded that “our results suggest that the recent surges in evictions in the U.S. serve as a potent threat to population health during the emerging adult period, with especially devastating consequences for low-income individuals and communities of color.”

**“Soaring home prices are starting to alarm policymakers.”**

Despite a much higher unemployment rate, home prices in January rose 14% and sales jumped 24% from the previous year. This article from [Politico](#) reports industry analysts do not consider the current situation to be a bubble like the lead-up to the financial crisis of 2007-08 but, as home prices further outpace average income, Americans increasingly will not be able to afford a mortgage.

**Expert recommends consulting Native communities in the 2021 redistricting process.**

The redistricting conducted after the census every ten years influences how likely Democrats or Republicans are to be elected. A National Conference of State Legislatures [blog post](#) reports Native policy expert Chloe Cotton says consultation with tribes is paramount in taking Native communities into account, and explains why.

**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](mailto: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).*

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