

April is National Fair Housing Month.

Coronavirus relief bill stops evictions, funds HUD but not USDA rural housing.

The [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#), signed into law on March 27, imposes a 120-day moratorium on tenant evictions in [federally assisted housing](#) (including USDA Sections 515, 514/516, 533 and 538, and Low-Income Housing Tax Credits). It sets a 60-day moratorium on foreclosures of homeowners receiving federal assistance. Assisted homeowners can also request mortgage [forbearance](#) for 180 days, and owners of assisted multifamily rental housing can request forbearance for 30 days; these time periods can be extended. More details are available online from [HAC](#) and the [National Housing Law Project](#). The law [includes funds](#) for HUD's CDBG, Section 8 vouchers, homeless assistance, public housing, tribal housing, Section 202 and 811, and more programs, but does not provide relief funds needed for USDA rural housing. USDA housing may be included in a future stimulus package, but it is not clear when that might be enacted.

USDA offers relief and guidance for rural renters, landlords, homeowners.

USDA RD's notices are posted on [its site](#) and [HAC's site](#).

HUD releases coronavirus information for tribes and tribally designated housing entities.

Answers to frequently asked questions, a recording of an informational conference call, and other resources are posted on HUD's [Office of Native American Programs' website](#).

HAC continues to post news on coronavirus impacts on rural housing and rural arts organizations.

Visit [HAC's website](#) for ongoing updates.

Simple tax returns required for some to receive stimulus payments.

The [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#) is intended to provide cash to middle- and lower-income adults in the U.S. The Treasury Department will use income tax filings for 2018 and 2019 to identify most recipients and their bank information or mailing addresses. [Social Security recipients](#) will automatically receive payments the same way they receive their Social Security benefits. The IRS has [announced](#) that "some taxpayers who typically do not file returns will need to submit a simple tax return" to receive a payment. An earlier version of the IRS notice said it was developing a new web portal for filing those simple returns, but an April 1 update does not mention that. It does say a new web portal will allow those who filed in 2018 or 2019 to add direct deposit information for their bank accounts. The statement does not mention people who do not have bank accounts, internet access or Social Security numbers. It asks people not to call with questions, but to check <https://www.irs.gov/coronavirus> for updates.

Section 533 Housing Preservation Grants available.

Nonprofits and public agencies are eligible for [grants to rehabilitate](#) owner-occupied or rental housing. Preapplications are due to USDA RD [State Offices](#) on May 7. For more information, contact an [RD State Office](#).



ReConnect broadband application deadline extended again to April 15.

After recently [extending](#) the application period for [ReConnect](#) loans, grants and loan/grant combinations to facilitate broadband deployment in rural areas, USDA has moved it farther. The deadline is now April 15. For more information, visit <https://reconnect.usda.gov> or contact [Laurel Leverrier](#), USDA, 202-720-9554.

CFPB requests comments on federal consumer finance laws.

Comments are invited by June 1 for a new CFPB [Taskforce on Federal Consumer Financial Law](#), which will examine the existing legal and regulatory environment for consumer financial products and services and recommend changes to the relevant laws. It will cover topics including mortgage origination and servicing, debt collection, and credit repair, along with other forms of consumer debt such as credit cards. For more information contact Nat Weber or Matt Cameron, CFPB, 202-435-7700.

Recent publications and media of interest

- [The Daily Yonder](#) offers ongoing coverage of the [coronavirus pandemic's impact](#) in rural America, as well as other news, commentary and analysis about and for rural America. Recent topics include the shortages of [rural health care workers](#) and [rural ICU beds](#), the [rate of coronavirus spread](#) in rural places, and how school closures are [allowing one family to heal](#).
- [The Rural Blog](#), published by the University of Kentucky's Institute for Rural Journalism and Community Issues, is covering coronavirus in rural America as part of its ongoing digest of events, trends, issues, ideas and journalism from and about rural America.
- [The Coronavirus May Hit Rural America Later – and Harder](#) focuses on Alaska to explore the coronavirus's potential impact in rural America based on the age and health of residents and the state of rural hospitals.
- [EWG Sends Open Letter to Produce Industry: Do More to Protect Consumers and Farmworkers from Pathogens and Pesticides](#) is an Environmental Working Group request for better protections from pesticides, arguing that because they can damage lungs they increase coronavirus risk.
- [Farmworkers, Mostly Undocumented, Become 'Essential' During Pandemic](#), a New York Times article, points out the conflict between the U.S.'s need for farmworkers and its immigration policies.
- [New UCS Analysis: Coronavirus and Flooding Set to Collide in US](#) presents research and maps by the Union of Concerned Scientists identifying parts of the country most likely to experience spring flooding and coronavirus infections simultaneously. The upper Midwest, Mississippi Delta and Southeast are at the greatest risk.
- [Proposed OCC and FDIC Geographic Analysis of Home Mortgage and Small Business Lending: Permission to Decrease Lending for the Largest Banks?](#) is a National Community Reinvestment Coalition study arguing that the retail lending distribution test in the [recently proposed CRA regulation](#) is deceptive and vague and would result in reduced lending in some communities.
- [Rental Housing Instability, Homelessness and COVID-19](#), an interactive map from the National Low Income Housing Coalition, shows for each U.S. county the number of renters who are experiencing or at risk of housing instability, the number of people experiencing homelessness in the county's Continuum of Care and the existence of confirmed COVID-19 cases.
- [Social Distancing a Different Phenomenon for Rural Americans](#) highlights the advantages of rural places' remoteness and trust in neighbors, but also their fears about the impact of the virus on local economies and health facilities.

- [‘This Will be a Wallop’: Rural Areas Brace for Hard Economic Hit](#) considers the coronavirus’s likely effect on rural economies.

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).