

TOP STORIES

Biden releases second piece of infrastructure proposal.

The [American Families Plan](#), announced on April 28, would provide \$1.8 trillion to finance support including education, child care, paid family leave, food assistance and tax credits. Congress is expected to make substantial changes if it approves versions of this request and the first part of the proposal, the [American Jobs Plan](#), which includes \$213 billion for [housing](#). On [April 22](#) a group of Senate Republicans [released](#) an outline of a [\\$568 billion infrastructure proposal](#) that focuses on roads, bridges, transit, water and wastewater, and broadband. It does not cover housing.

Homeowner Assistance Fund guidance issued.

The new [Homeowner Assistance Fund](#), created by the [American Rescue Plan Act](#), will provide aid for homeowners with financial hardships after January 21, 2020, prioritizing those with the greatest hardships. Funds may be used for mortgage payments, homeowner's insurance, utility payments (including broadband) and other similar obligations. The Treasury Department recently released [guidance](#) for the state, tribal and territorial governments that will [administer](#) the funds. States, DC and territories will receive allocations of funds if they requested them by April 25; Treasury has not yet announced whether all eligible jurisdictions did. Tribes, tribal entities and the Department of Hawaiian Home Lands must request their funds by September 30.

Debt collectors and attorneys required to tell tenants about CDC eviction moratorium.

Effective on May 3, an [interim rule](#) from the Consumer Financial Protection Bureau requires that debt collectors – including attorneys filing or threatening to file eviction proceedings – must provide written notice to tenants of their protections under the Centers for Disease Control eviction moratorium. It also prohibits misrepresentations about tenants' eligibility for the moratorium. [Comments](#) are due May 7. For more information, contact CFPB's [Office of Regulations](#), 202-435-7700. Violations of the eviction moratorium or other unlawful debt collection practices can be reported to [CFPB](#), 855-411-2372.

First figures from 2020 Census released.

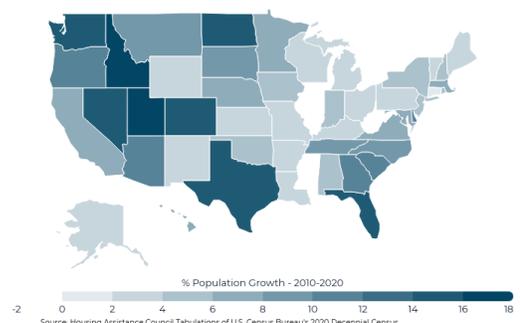
The U.S. population was [331,449,281](#) on April 1, 2020. All but four states and territories gained population over the last decade with Utah, Idaho, Nevada, North Dakota and Texas experiencing more than 15% population growth. Puerto Rico, West Virginia, Mississippi and Illinois lost population between 2010 and 2020. More details, including changes in congressional apportionment and an interactive map, are [posted on HAC's](#)

RuralSTAT

The U.S. population on April 1, 2020, was 331,449,281. That is an increase of 22,703,743 – or 7.4% – from 2010. An interactive version of this map can be accessed at <https://infogram.com/census-2020-population-change-by-state-1hd12yx39dqgx6k?live>.
Source: [U.S. Census Bureau](#).

U.S. Population Change, 2010 - 2020

By State



[website](#). As more Census 2020 data is released, HAC will continue to analyze it and its implications for rural America.

HAC research looks at housing insecurity during pandemic.

Using data from the Census Bureau's Pulse survey, a new HAC Rural Research Brief, [Housing Insecurity During the COVID-19 Crisis](#), describes the past year's challenges in paying housing costs and accessing assistance. Interactive graphics show differences between states and between owners and renters.

OPPORTUNITIES

Veterans housing repair grants available.

Nonprofit organizations offering nationwide or statewide programs that primarily serve veterans or low-income individuals are eligible for the [Veterans Housing Rehabilitation and Modification Pilot Program](#) from HUD and VA. Grants may be used to modify or rehabilitate eligible veterans' primary residences or to provide grantees' affiliates with technical, administrative and training support related to those services. [Apply](#) by July 30. For more information, contact [Jovette Gadson](#), HUD, 877-787-2526.

HUD offers fair housing funds.

The [Fair Housing Organization Initiative Program](#) will make [grants](#) to help housing nonprofits build their capacity and effectiveness to conduct enforcement-related activities. The [Education and Outreach Initiative Program](#) will [fund](#) national, regional and local education campaigns including a new Disability Deinstitutionalization and Integration Campaign. The [Tester Coordinator Training Initiative](#) will [fund](#) training for testers. The [Private Enforcement Initiative](#) will [support](#) experienced organizations enforcing fair housing law. The deadline for all applications is June 14. For more information on any of these programs, contact [Kimberly Harley](#), HUD, 202-402-4753.

Resources offered to help claim stimulus payments and tax credits.

The IRS provides information to help people [without a fixed address or bank account](#) to claim the three [Economic Impact Payments](#), commonly known as stimulus checks, and the Earned Income Tax Credit, which can provide a rebate for workers who worked but did not earn enough to need to pay taxes. The U.S. Interagency Council on Homelessness also offers [instructions](#). Many people will need to file a 2020 tax return to claim the payments and/or tax credits. The deadline is May 17, but anyone who does not owe taxes can file up to three years after that date, according to USICH. The Center on Budget and Policy Priorities' [Get It Back Campaign](#) has more details about the EITC as well as outreach materials for community organizations.

Some low-income homeowners will have new refinance option.

This summer Fannie Mae and Freddie Mac will begin offering a [new mortgage product](#) for refinances by homeowners with incomes under 80% of area median. To be eligible, a homeowner must have a mortgage backed by [Fannie Mae](#) or [Freddie Mac](#) and meet specific requirements for factors such as credit rating, debt level and payment history.

HAC job openings: Community Facilities Housing Specialist and two internships.

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

- 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 a two-year position and is eligible for telecommuting.

- The [Investor Relations Intern](#) will assist in gathering and analyzing data on HAC's lending and coordinate with HAC's communication team to develop impact narratives. The [Loan Portfolio Management Intern](#) will assist in gathering and analyzing data for financial statement assessments of existing borrowers, and review and reconcile financial transactions. Both internships provide stipends, are eligible for telecommuting and will run from the end of May through August 2021.

CORONAVIRUS

“Tribes see progress in COVID-19 fight.”

This [video](#) and [story](#) from Roll Call recount improvements in tribes' infection and death rates resulting from vaccinations and other measures.

“Rural ambulance crews have run out of money and volunteers.”

This New York Times [article](#) explains the serious problem providing ambulance services in sparsely populated rural areas. The low volume of cases and a reduction in willing volunteers make it financially difficult to sustain these systems.

Research points out recovery gap for women.

[Closing the Latina Wealth Gap: Building an Inclusive Economic Recovery after COVID](#), by UnidosUS, reports that Latina women face extra challenges in recovering from the recession because of pre-pandemic structural inequalities. [Racial Wealth Snapshot: Women, Men and the Racial Wealth Divide](#), posted by the National Community Reinvestment Coalition, shows that in each racial and ethnic group women earn less than men, though the disparities differ greatly among racial and ethnic groups. Wealth is also far lower for women in each population. Women's academic attainment, in contrast, is higher than men's for all racial and ethnic groups.

REGULATIONS AND FEDERAL AGENCIES

HUD cancels rule on treatment of transgender people.

HUD has [withdrawn](#) a regulation [proposed](#) in July 2020 would have removed protections for transgender individuals in HUD-supported facilities, such as single-sex shelters or shelters with separate facilities based on sex. HUD also released [guidance](#) for shelter operators on providing access based on gender identity. For more information, contact Samuel F. Pearson-Moore, HUD, 202-402-5138.

Housing Trust Fund input sought.

HUD [requests comments](#) on the [interim regulations](#) that have governed the Housing Trust Fund since 2016. [Responses](#) are due June 25. For more information, contact Virginia Sardone, HUD, 202-708-2684.

USDA revises Rural Energy for America Program rule.

The Rural Business-Cooperative Service issued [revisions](#) to its REAP regulations that will take effect on July 26. It is also accepting [comments](#) until June 28. For more information, contact [Sami Zarour](#), USDA, 202-720-9549.

Recovery funds for Puerto Rico released.

On April 19 HUD [announced](#) it is obligating \$8.2 billion in CDBG Mitigation funds for Puerto Rico and removing the previous administration's “onerous restrictions unique to Puerto Rico” that [delayed the release](#) of monies appropriated after Hurricanes Irma and Maria hit the island in September 2017. A recent [report](#) by HUD's Inspector General found the funding was slowed by the federal government shutdown in 2018-2019 and by requirements imposed by OMB.

PUBLICATIONS AND MEDIA

Water infrastructure study looks at pipeline performance, risk and economics.

A five-year study conducted by Virginia Tech and funded by the U.S. Bureau of Reclamation [analyzes](#) data from over 500 water utilities and federal facilities on the health of the nation's pipeline infrastructure. Researchers [calculated](#) necessary replacements will cost \$3.6 trillion over the next 25 years.

2021 Advocates' Guide to Housing and Community Development Policy published.

The National Low Income Housing Coalition's [annual guide](#) describes programs, challenges and opportunities related to affordable housing and community development. The 2021 edition includes a chapter devoted to the coronavirus pandemic and its impact on housing and homelessness.

Rural home sales in 10 states continue record growth.

The Creighton University [Rural Main Street Index](#), a survey of bank CEOs in rural areas of 10 states, showed positive growth for the fifth month in a row. The home sale index for rural areas reached a record high in April, outpacing a record set in March. Nearly 40% of the rural bank CEOs surveyed said that their local economies expanded during April. For more information, see the survey [findings](#) and [methodology](#).

Need capital for your affordable housing project?

HAC's [loan fund](#) provides 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, new development, farmworker, senior and veteran housing. HAC loan funds can be used for pre-development, site acquisition, site development, construction/rehabilitation and permanent financing. 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).

HAC News
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