



Rural housing again deferred to future coronavirus legislation.

A [fourth relief package](#), the Paycheck Protection Program and Health Care Enhancement Act, became law on April 24, providing funds for businesses and health facilities. The measure does not include housing support. Advocates are again working to include housing assistance in the next bill, although its timing is uncertain. The Senate [reconvened on May 4](#) but the House will not return [until May 11](#) at the earliest.

Fewer lenders required to report home mortgage data.

The Consumer Financial Protection Bureau has issued a [final rule](#) raising the threshold for banks to report data under the Home Mortgage Disclosure Act. As of July 1, 2020, institutions originating fewer than 100 “closed-end” restrictive mortgage loans will not have to report. On January 1, 2022, lenders issuing under 200 “open-end” lines of credit will be exempt from reporting.

Servicing options explained for homeowners with USDA Section 502 and 504 direct loans.

A recent [National Housing Law Project paper](#) explains protections for homeowners who have USDA direct mortgages and who have been impacted by the coronavirus pandemic. Some were recently adopted in the [CARES Act](#), while others are available through USDA’s other servicing authorities. [NHLP](#) is developing a similar summary on the obligations of USDA-financed rental property owners to their tenants.

H-2A farmworkers exempt from immigration ban.

President Trump’s [order suspending immigration](#) to the U.S. for 60 days [does not apply](#) to agricultural workers temporarily admitted to the U.S. with H-2A visas, consistent with the administration’s other [recent efforts](#) to help employers use these workers. Farmworker advocates have [urged the federal](#) and [state](#) administrations to provide better health and safety protections for H-2A workers and have compiled [resources](#) online in a variety of languages for workers and organizations serving them.

COVID-19 hits Rural America later, but harder.

A [Center for American Progress](#) paper details how limited funding affects rural America’s ability to respond to and recover from the coronavirus. Existing structural barriers like a lack of infrastructure, shrinking health care resources, an aging population and local governments with little capacity also exacerbate the effects. Policy recommendations to help rural areas fight against the spread of the coronavirus include strengthening and expanding healthcare infrastructure, increasing the federal government’s share of Medicaid payments, implementing a national stay-at-home policy and creating dedicated funding streams for areas with populations under 50,000.

Webinars address “Rural Broadband in the Time of COVID-19.”

On April 17 and 23, the Center for Rural Strategies and Rural Assembly held two webinars to address the needs of the thousands of Americans who have a greater need for broadband access than ever. The first covered [community issues](#) and the second focused on [policy responses](#).

Recent publications and media of interest

- [If the US Postal Service Fails, Rural America Will Suffer the Most](#), an article published by Vox, highlights how the ability to vote and receive prescriptions by mail could disappear by September

without federal funding for USPS. The most affected rural communities include Native Americans living on tribal lands and the elderly, along with those living in poverty and people with disabilities.

- [Protecting Farmworkers from Coronavirus and Securing the Food Supply](#), published by the Center for American Progress, stresses the need for health protections and economic security for agricultural workers deemed essential.
- [Redesign Required: Principles for Reimagining Federal Rural Policy in the COVID-19 Era](#), an Aspen Institute blog post, argues that federal relief and recovery measures “must account for the unique pressures facing Native American nations and rural communities.”
- [Rural America and COVID-19: Small Towns and Rural Communities are at High Risk](#), a report by Senate Democrats, describes numerous reasons for rural risk including inadequate health and broadband systems. It does not mention housing, but housing concerns have been covered in a variety of [media reports](#).
- [Rural Response to Coronavirus Could Be Hampered by Years of Population Loss](#), a data visualization by the Pew Charitable Trusts, notes that many rural places have lost population, reducing their financial strength. Graphics illustrate urban and rural loss and gain in every state since 2010.

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 haclloanfund@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).

