



**“Peace cannot be found where injustice also resides.”**

HAC is committed to doing our part to dismantle racism and racist housing policy in partnership with the rural communities where we live, work and invest our capital. Read our full statement [here](#).

**June is National Homeownership Month.**

HAC is celebrating by sharing [stories](#) from across our network participating in HUD’s Self-Help Homeownership Opportunity Program. [President Trump](#), [USDA](#) Rural Development and [HUD](#) issued statements recognizing the importance of homeownership.

**HAC and partners consider rural housing in the time of Covid-19.**

In partnership with the Rural Assembly, HAC [presents](#) two virtual conversations on the state of rural housing in the coronavirus era. The first [conversation](#), “What was the rural housing landscape like before COVID-19 and where are we now?,” took place on June 9 and featured a panel of rural housing experts. The second conversation will be held on June 16, titled “Has the government’s response been adequate?” It will examine what more needs to be done to help rural housing respond to the pandemic. For more information and to register, visit the [Rural Assembly’s](#) website.

**Changes enacted to Paycheck Protection Plan.**

[The Paycheck Protection Program Flexibility Act](#), signed into law on June 5, increases flexibility for PPP loans. These loans are available through June 30 from SBA-approved [lenders](#) to help small businesses and their employees weather the coronavirus pandemic. The [new law](#) extends several deadlines and time periods, including the time for businesses to disburse the PPP funds they borrow. It also reduces the amount that must be spent on payroll. More information about the program is available from the [SBA](#) and the [Treasury Department](#).

**Research examines characteristics, expertise and needs of rural community organizations.**

Local and regional rural-serving organizations shape and strengthen the fabric of their communities. But what expertise do they have – and what expertise do they need? Based on the findings from a survey of over 350 rural-serving organizations in 45 states, a [research brief](#) from HAC and the Aspen Institute Community Strategies Group offers information on the inner workings of rural-serving organizations. [Ground Truth from Rural Practitioners](#) includes recommendations for building these groups’ capacity. This brief is the third product of a [partnership](#) between HAC and CSG; previously published reports addressed the limitations of [rural media coverage](#) and the need for better [data on rural communities](#).

**FEMA offers guidance on preparation for hurricane season during pandemic.**

FEMA’s [COVID-19 Pandemic Operational Guidance for the 2020 Hurricane Season](#) suggests actions emergency managers and public officials can take to prepare for response and recovery operations during the pandemic.

**New goals set for Federal Home Loan Banks.**

To promote affordable homeownership, the Federal Housing Finance Administration sets goals for single-family mortgage purchases by the 11 regional FHLBs. FHFA is [finalizing changes](#) it proposed in [2018](#). The new rule, which takes effect in 2021, replaces four separate goals with one, adds a new goal for small institutions, and makes other changes. For more information, contact [Ted Wartell](#), FHFA, 202-649-3157.

### **Lawsuit claims state farmworker housing rules inadequate for coronavirus protection.**

Familias Unidas por la Justicia, a farmworkers' labor union, has [filed suit](#) over the Washington state government's emergency housing rules for farmworkers coming to the area with H-2A visas. The union [argues](#) the rules do not provide adequate protection against the spread of the coronavirus in grower-provided housing. There are fears around the country that illnesses among farmworkers may increase as summer advances, [Politico](#) has reported. The Centers for Disease Control and U.S. Department of Labor have issued [guidance](#) for protecting farmworkers against infection, but employers are not obligated to follow it.

**RuralSTAT.** The unemployment rate outside metropolitan areas skyrocketed to 13.7% in April – up from 4.9% in March. While the unemployment caused by COVID-19 is unprecedented and unpredictable, such high jobless rates signal the potential for serious concerns across the housing spectrum. For more information and interactive maps on the recent rural employment data, visit HAC's [Mapping Rural America](#) platform.

### **USDA makes one temporary change to help use Section 502 direct funds.**

An [Unnumbered Letter dated June 4, 2020](#) authorizes USDA RD to treat the purchase of a home from an owner with an existing Section 502 direct loan as if it were a new loan rather than an assumption of an existing loan. This is the only such step taken so far this year to help use all program funds before the fiscal year ends on September 30; last year and in previous years the agency issued [several temporary authorizations](#).

### **May 28 HAC News revised to include Section 502 direct.**

USDA has [extended](#) to June 30 its moratorium on foreclosure and eviction of homeowners with mortgages under the Section 502 direct and guarantee programs. The email version of the [May 28 HAC News](#) referred to the guarantee program but not to Section 502 direct.

### **Recent publications and media of interest**

- [Native American Tribes' Pandemic Response is Hamstrung by Many Inequities](#), published by the Daily Yonder, considers tribes' susceptibility to the coronavirus from an environmental justice perspective.
- [Perspectives from Main Street: The Impact of COVID-19 on Communities and the Entities Serving Them](#) is a Federal Reserve Board report on a survey it conducted in April. Slightly over half of the almost 4,000 survey respondents said their service areas include rural places. Among the findings: "Nearly 2 out of 3 respondents (66%) indicated demand for their services has increased or is anticipated to increase, and more than half of the respondents (55%) noted a corresponding decrease or anticipated decrease in their ability to provide services."
- [Small Rural Businesses Fight for Bailout Aid](#), a Pew Charitable Trusts article, describes the difficulties rural businesses have faced in applying for SBA assistance.

### **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).*