



## HAC 2020 National Rural Housing Conference postponed.

The [decision to postpone](#) the 2020 National Rural Housing Conference sets several pieces in motion, so HAC asks everyone for your patience while we work through the details. We continue to believe in the importance of gathering as a community to interact, share, inspire, celebrate and strengthen our work. We plan to provide opportunities to do so in 2021. We will share additional information, as it develops, on our [website](#) and in the [HAC News](#).

## June is Pride Month.

Rural America is made up of a rich tapestry of people who call it home, including more than 3 million LGBTQ people. HAC believes that every person has a right to safe and affordable housing, no matter their orientation. We proudly celebrate Pride Month and stand by and fight for housing opportunities with the LGBTQ community.

## House infrastructure bill includes housing, rural broadband and more.

H.R. 2, the [Moving Forward Act](#), would authorize \$1 billion for USDA's MPR rental preservation program and \$100 million for Section 504 home repair loans and grants. Native American housing would receive \$1 billion, HOME \$5 billion, the Housing Trust Fund \$5 billion, CDBG \$10 billion and the Public Housing Capital Fund \$70 billion. The bill includes \$2.5 billion each for Section 202, Section 811 rent assistance and the Capital Magnet Fund as well as \$1 billion for flood mitigation grants. It would make several changes to the Low-Income Housing Tax Credit program, including providing incentives for properties in rural and Native American areas. The Senate is not expected to vote on the bill, however.

## Federal agencies extend eviction and foreclosure moratoria through August.

Homeowners with mortgages through the USDA [Section 502 direct](#) and [502 guaranteed](#) programs, backed by [Fannie Mae or Freddie Mac](#), or insured by the [Federal Housing Administration](#) are now protected from foreclosure and eviction through August 31. Tenants in federally assisted housing have separate protection under the [CARES Act](#), which prohibits evictions for non-payment of rent through July 24. ProPublica has developed a searchable database of covered [rental properties](#) (including those with direct or guaranteed USDA mortgages). [Other eviction resources](#) are compiled on HAC's website.

## Second “Rural Housing in the Time of COVID-19” conversation now available online.

The second livestream conversation in the “Rural Housing in the Time of COVID-19” series from the Rural Assembly and HAC focused on how [government and philanthropy](#) have responded to the pandemic and what more can be done. Panelists stressed the importance of government action as the needs of rural communities grow and the importance that those actions target aid at the most vulnerable people and places. The first conversation included perspectives from rural housing practitioners on the [rural housing landscape](#) before and during the coronavirus pandemic.

## CFPB explains underserved counties determinations.

The Consumer Financial Protection Bureau produces an annual list of rural and underserved counties and areas that is used in applying some Truth in Lending Act provisions, such as the exemption from the requirement to establish an escrow account for a higher-priced mortgage loan. In the past, CFPB determined what counties met the rural and underserved criteria by using HMDA data that is no longer available. An [interpretive rule](#) explains how CFPB will now identify these areas. For more information, contact Waeiz Syed, CFPB, 202-435-7700 or submit a question [online](#).

**RuralSTAT:** Nearly 75% of rural and small-town white, non-Hispanic households own their homes compared to only 55% of rural minority households. *Source: HAC Tabulations of 2014-2018 American Community Survey Data.* To access more data for your community visit HAC's [Rural Data Portal](#).

**Supreme Court victory for LGBTQ people could apply to Fair Housing Act as well.**

The [Bostock v. Clayton County](#) employment law decision on June 15 effectively expanded workplace and other legal protections to LGBTQ people, concluding that discrimination against them constitutes discrimination on the basis of sex. Opinion writers in the [Washington Post](#) and [other forums](#) have suggested the decision's logic should also apply to other laws that prohibit sex discrimination, including the Fair Housing Act.

**Coronavirus education initiative for minority and rural communities to launch in July.**

The U.S. [Department of Health and Human Services](#) and [Morehouse School of Medicine](#) announced on June 23 that Morehouse will work with community-based organizations to provide information to racial and ethnic minority, rural and socially vulnerable communities. The three-year project "will strengthen efforts to link communities to COVID-19 testing, healthcare and social services and to best share and implement effective response, recovery and resilience strategies."

**Recent publications and media of interest**

- [Predicted Surge Comes True: Eviction Filings Jump Over 40% in Milwaukee County and State](#), a Milwaukee Journal-Sentinel article, reports on the significant increase in evictions of renters (compared to the same period in 2019) after a statewide eviction ban expired on May 27.
- [Q&A: When Small Towns March](#) is a Daily Yonder interview with the organizer of a Black Lives Matter march in Hazard, KY.
- [Why Rural America is Joining the Movement for Black Lives](#), a Pew Charitable Trusts article, looks at the growth of the Black Lives Matter movement in rural America.

**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 [hacloandfund@ruralhome.org](mailto:hacloandfund@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).*