



**FY21 funding process begins in the House, rural voucher expansion included.**

The House Appropriations Committee is expected to consider a bill on July 9 to fund [USDA](#) for the fiscal year that begins October 1, and a bill for [HUD](#) funding soon. The Senate has not begun work on its bills yet. The House [USDA bill](#) would keep most rural housing programs at their FY20 funding levels, with increases for Section 521 Rental Assistance and Section 542 vouchers that were requested in the [Administration's budget](#). It would also make Section 542 vouchers available for tenants in properties where mortgages have matured as well as those where mortgages were prepaid. In addition, the measure would provide \$5 million authorized in the [2018 Farm Bill](#) to make loans to intermediaries to help resolve ownership issues for farmers with “heirs’ property” – land that has multiple legal owners after ownership passed through several generations without wills or clear titles. HAC will post updates [online](#) as the appropriations process continues.

**Paycheck Protection Program application deadline extended to August 8.**

The [Paycheck Protection Program](#), created in the [CARES](#) coronavirus relief act, is intended to help small employers (including nonprofits) weather the pandemic. Employers can apply for forgivable loans from [lenders](#) approved by the Small Business Administration to keep paying their workers. The program was originally scheduled to end on June 30, but new [legislation](#) has now moved the deadline to August 8.

**NEA offers creative placemaking grants.**

The National Endowment for the Arts’ [Our Town](#) program support projects that integrate arts, culture and design activities into efforts that strengthen communities by advancing local economic, physical and/or social outcomes. Grants range from \$25,000 to \$150,000 and must be matched by recipients. Applications are due to [grants.gov](#) by August 6 and to NEA August 11-18. For more information, contact NEA staff, [OT@arts.gov](mailto:OT@arts.gov).

**CFPB cancels requirement for payday lenders to evaluate repayment ability.**

Adopting a regulatory change it [proposed](#) in February 2019, the Consumer Financial Protection Bureau is [eliminating](#) a requirement for payday lenders to determine whether a borrower can repay a loan. For more information, contact Joseph Baressi, Lawrence Lee or Adam Mayle, CFPB, 202-435-7700. In May other federal regulatory agencies took a very different approach, issuing [lending principles](#) to encourage banks and credit unions to make small-dollar loans that can be repaid without putting borrowers into cycles of debt.

**Rural unemployment rate remains in double digits.**

A [HAC analysis](#) of the most recent data from the Bureau of Labor Statistics indicates that rural labor markets are still suffering economic fallout from the COVID-19 health crisis. The May jobs numbers revealed a seasonally unadjusted unemployment rate of 11.0% for counties outside metropolitan areas. Across the nation over 2.8 million rural workers were unemployed in May. Like the health crisis itself, rates of unemployment varied by county, but most rural communities still have unprecedented unemployment rates. County data are available in an [interactive map](#).

**RuralSTAT:** 48% of [rural homeowners](#) own their homes outright and do not have mortgage debt. *Source: Housing Assistance Council tabulations of 2014-2018 American Community Survey data.*

**Homeownership in rural America examined in new HAC research brief.**

A [Rural Research Brief](#) released by HAC in June looks at several aspects of rural homeownership. For example, while homeownership rates are higher in rural areas than in cities, they vary widely by age, race/ethnicity and other characteristics.

### **HUD updates income and rent limits.**

The [income limits](#), used in programs including HOME, CDBG, SHOP and others, and the rent limits for HOME and the Housing Trust Fund are available online. The new data took effect July 1.

### **CDC turns down coronavirus data requests from American Indian tribes.**

Tribes and American Indian epidemiology centers battling coronavirus among their populations have [reported](#) that their requests for raw data were denied by the federal Centers for Disease Control and the states of Michigan and Massachusetts although the data is freely available to states. American Indians face serious health risks, and tribes are reporting that a lack of cooperation from data owners is making it more difficult for them to keep their communities safe. Several [Senators](#) and [members of Congress](#) have written to the CDC director urging the agency to be more transparent with data.

### **USDA Rural Development housing program data posted.**

As of the end of June, nine months into fiscal year 2020, [USDA has obligated](#) 103,122 loans, loan guarantees and grants totaling over \$16 billion. This is an increase of \$5.7 million over this time last year. Most of the dollars obligated were for the Section 502 guaranteed loan program. Many of the loan programs seem to be on track to fully utilize this year's funding.

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

- [As More Households Rent, the Poorest Face Affordability and Housing Quality Challenges](#), a Government Accountability Office report, examines the increase in renter households' problems from the end of the 2007-2009 recession to 2017. Lower-income renters are more likely to have trouble with affordability and the physical quality of their housing. The report includes an appendix examining rural renter cost burdens by state.
- [The COVID-19 Response in Indian Country: A Federal Failure](#), published by the Center for American Progress, argues that the pandemic's disproportionate harm to American Indian and Alaska Native communities is a direct result of the federal government's failure to uphold its trust and treaty obligations. The report lists seven high priority actions for the government.
- [Police are Killing Fewer People in Big Cities, But More in Suburban and Rural America](#), an analysis on FiveThirtyEight, notes that declines in police shootings in the largest 30 urban areas have been offset by an increase in police shootings in suburban and rural areas.
- [Shonterria Charleston: "the mission of creating communities of safe and affordable housing for families ... keeps me here"](#) profiles HAC's Director of Training and Technical Assistance. The interview is part of the Rural Assembly's #RuralWomenLead series.

### **Webinar on minority-owned rural small businesses offered by HAC and partners.**

On July 22, HAC is partnering with Aspen CSG, Rural LISC, and RCAP to co-host a webinar on rural small business in the time of COVID-19. In this first Rural Opportunity and Development (ROAD) Session, rural minority business owners will detail their recent experiences, in partnered conversation with the regional intermediaries who have been helping them with technical assistance, funding and advocacy. [Register here.](#)

### **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](mailto: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).*