

TOP STORIES

Tenants must provide affidavits to be covered by new nationwide eviction moratorium.

The Centers for Disease Control has issued an [eviction moratorium](#), in effect September 4-December 31, that will protect tenants against eviction for nonpayment of rent if they provide landlords with affidavits certifying specific information including their inability to pay. The CDC's order, which explicitly recognizes the link between eviction and spreading communicable diseases, applies throughout the U.S., except where more stringent [state, tribal or local government moratoriums](#) are in place. It differs in some important ways from the [CARES Act's moratorium](#), which expired in late July. The new order is not limited to tenants in federally assisted housing. It does allow landlords to charge late fees on delayed rent payments. Also, unlike the CARES Act, the CDC's order provides criminal penalties for violating the moratorium: a fine of at least \$100,000 or a year in jail or both.

Federal agencies extend foreclosure moratoriums to December 31.

Prohibitions on lender action against homeowners with federal mortgage supports, previously set to [expire](#) on August 31, have been extended through December 31. The new deadline applies to borrowers with USDA [Section 502 direct and Section 504](#) loans or [Section 502 guarantees](#), mortgages purchased by [Fannie Mae and Freddie Mac](#), and loans insured by the [Federal Housing Administration](#). USDA's [summary](#) of these provisions and other coronavirus-related guidance for Rural Development programs was updated on [August 28](#) and [September 1](#).

Continuing resolution expected to start FY21.

Congress has not agreed on federal funding for fiscal year 2021, which begins October 1, 2020. The House [passed appropriations bills](#) in July, but the Senate did not take up those measures or develop its own. Now legislators must agree on a continuing resolution to keep the government open. Additional economic relief measures may be included in a continuing resolution or considered separately. Both houses have been on recess during August; the Senate will reconvene on September 8 and the House on September 15.

September is National Preparedness Month, HAC provides disaster information.

As [National Preparedness Month](#) begins – this year's theme is “Disasters don't wait. Make your plan today” – HAC offers guidance for disaster-affected areas. Information and resources are compiled on [HAC's website](#) and in the [Picking Up the Pieces](#) disaster guide. Specific information for survivors of [Hurricane Laura](#) is also posted.

OPPORTUNITIES

HUD offers Choice Neighborhoods and Jobs Plus funds.

Communities that are ready to implement plans to redevelop distressed public and/or assisted housing and neighborhood can [apply](#) by December 16 for [Choice Neighborhoods Implementation Grants](#). A public housing authority, local government or tribal entity must be the lead applicant. The nonprofit or for-profit owner

RuralSTAT

The rural population grew by .8% between 2010 and 2018. The overall U.S. population grew by 6.2 percent during the same time period. *Source: HAC tabulations of 2014-2018 American Community Survey Data. For more information on rural population change and growth visit HAC's newest [Rural Research Brief](#).*

of the targeted housing may be a co-applicant. For more information, email ChoiceNeighborhoods@hud.gov. December 1 is the deadline for PHAs with at least 200 non-elderly households to [apply](#) for [Jobs Plus grants](#). For more information, email JobsPlus@hud.gov.

POLICY

Ideas invited for reimagining federal response to housing challenges.

The [Housing Playbook Project](#), launched on September 1 by Community Change and the Ford Foundation, will bring together housing policy ideas from leaders across the country, prioritizing those advocates who have been housing insecure themselves. Advocates and community members nationwide can [submit their ideas](#) for a robust housing agenda centered on racial equity and opportunity. David Lipsetz, HAC's President and CEO, sits on the advisory committee guiding the project.

CORONAVIRUS

“22 million owners and renters of manufactured homes are mostly left out of pandemic assistance.”

The [Urban Institute reports](#) that residents of manufactured homes tend to have lower incomes and work in industries that are vulnerable to the pandemic, but mostly fall outside federal protections. Manufactured home owners with chattel loans – loans for personal property rather than real estate mortgages – are not protected by provisions that apply to mortgage lenders.

REGULATIONS AND FEDERAL AGENCIES

Census Bureau document and GAO report warn ending census early poses accuracy risks.

An [internal Census Bureau document](#), leaked on September 2, agrees with concerns raised by [many others](#) that ending the 2020 decennial census count on [September 30](#) and shortening the Bureau's data review process will [jeopardize](#) the completeness and accuracy of the count. The Government Accountability Office's latest report on the subject, [2020 Census: Recent Decision to Compress Census Timeframes Poses Additional Risks to an Accurate Count](#), lists additional concerns ranging from hiring to ensuring safety during the pandemic to monitoring IT risks. HAC [encourages](#) everyone in the U.S. to [respond](#) to the Census.

USDA RD to target persistent poverty counties for FY20 funding.

[FY20 appropriations law](#) requires that, to the maximum extent feasible, at least 10% of certain RD programs' funds must be allocated to persistent poverty counties. It also makes those counties' county seats eligible if their population is up to 10% above the program's authorized population. These provisions apply to the Section 502 direct, 504, 515, 523 and 533 housing programs, and to community facilities, business and utilities programs. USDA plans to [provide implementation guidance](#) in NOFAs or, for programs that do not use NOFAs, on [program websites](#). For more information, contact an [RD State Office](#).

HUD issues final Moving to Work operations notice.

[The final operations notice](#) for the expansion of the [Moving to Work](#) Demonstration Program establishes requirements for expanding the program and continuing to operate it. HUD requests [comments](#) by October 27 on the additional activities and waivers listed in this notice. For more information, contact [Marianne Nazzaro](#), HUD, 202-402-4306.

USDA Inspector General reviews rural housing programs.

In response to a congressional request, USDA's Office of the Inspector General conducted an inspection to determine potential areas of overlap, duplication and fragmentation within USDA's rural housing programs. On August 14, OIG issued a [report](#) summarizing the results of its review. While the review indicates there is some potential overlap, no instances of fragmentation or duplication were found. OIG concluded that there were no issues that would warrant recommendations.

PUBLICATIONS AND MEDIA

Population change in rural America examined in new Rural Research Brief.

[Rural Population Change and Growth](#), HAC's latest brief, notes that rural population decline over the past few decades is well documented, but some communities are experiencing growth. Population changes drive significant impacts in rural and small-town communities.

Rural housing markets seeing more interest during pandemic.

As remote work continues to be available for a segment of the labor force during the coronavirus pandemic, rural areas are [seeing an increase](#) in homebuyer interest and home prices. According to [Redfin](#), median sales prices in rural areas rose 11.3% as demand for homes in rural areas increased. Additionally, 19% of buyers reported a desire to find a home in a rural area, as compared to 9% at the same time last year. [NBC News](#) has also reported a 34% increase in online views of homes in rural areas from June 2019 to June 2020, greater than the 30% increase for suburbs, though "anecdotal evidence suggests some of [the interest] may be about searching for second-home getaways in more remote communities." Speculation about a possible moving-to-rural trend has also been reported by [The Hill](#) and [Yahoo Finance](#).

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, 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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