

TOP STORIES**More federal coronavirus relief possible, but unlikely before election.**

Recent negotiations on additional economic assistance have stalled, stopped and restarted. The House, Senate and White House could reach agreement but that seems unlikely, at least until after the election on November 3.

Guidance on CDC eviction moratorium says landlords can start proceedings before December 31.

[FAQs](#) were released October 9 by the [Centers for Disease Control](#), HUD, and the Departments of Health and Human Services and Justice, providing “non-binding guidance” on the CDC’s September 4 [eviction moratorium](#). The guidance allows landlords to begin eviction proceedings before the moratorium’s December 31 expiration date, so long as the actual eviction does not occur before that date. It also notes that landlords are not required to tell tenants about the moratorium or the declaration they must provide to be protected. In an updated version of its [guidance](#) for assisted rental housing, [HUD](#) “strongly encourages” property owners and managers to inform residents of the moratorium and its declaration requirement. [USDA RD](#)’s [guidance](#) for properties it assists was last updated on September 9. For more news about evictions, see the Coronavirus section of this *HAC News*, below.

Save the date! HAC symposium online December 2-3.

The [2020 HAC Virtual Rural Housing Symposium: Recovery Through Resiliency](#) will be held online on December 2 and 3 at no charge. With a focus on rural resiliency and moving toward a more vibrant future, Recovery Through Resiliency will discuss the state of rural housing, share and strategize replicable approaches that impact and drive equitable rural development, and connect old and new friends in the inclusive community HAC has fostered over the last 50 years. Save the dates and watch your [email](#) for more information.

Rural infection and death rates are at their highest levels since the pandemic began.

As of October 1, there were more than 900,000 reported cases of COVID-19 and approximately 20,000 associated deaths in communities outside metropolitan areas, according to HAC’s [most recent analysis](#) of data on the pandemic. The levels of reported rural cases and deaths from the virus now consistently outpace the rural share of the national population.

RuralSTAT

COVID-19 cases have now been reported in all but nine of the more than 1,700 counties outside metropolitan areas.

Source: HAC tabulations of New York Times data. For more data, visit HAC’s most recent update on the [pandemic’s impact in rural America](#).

Census count ending October 15.

On October 13 a [Supreme Court ruling](#) allowed the Census Bureau to end the 2020 decennial census earlier than planned. The court did not explain its reasoning, although Justice Sonia Sotomayor wrote a [dissent](#) explaining why she disagreed with the ruling. The same day, the Census Bureau [announced](#) that it is ending the count on October 15 and stated that 99.9% of U.S. households have been counted. As Justice Sotomayor [pointed out](#), however, “the percentage of nonresponses is likely much higher among marginalized populations and in hard-to-count areas, such as rural and tribal lands.”

OPPORTUNITIES

Deadline to claim stimulus checks extended to November 21.

The IRS has changed the deadline to [November 21](#) instead of October 15 for people to [apply](#) for the \$1,200 stimulus payments authorized by the [CARES Act](#) earlier this year if they are [eligible](#) but did not receive funds automatically or request them. Anyone who misses this deadline will have to file a tax return for 2020 to claim the payment. Details are available from the [IRS](#) and from the [Center on Budget and Policy Priorities](#). CBPP also offers [outreach resources](#) for informing eligible people about the deadline. Assistance for individuals is also available [online](#) or through United Way's helpline, 1-844-322-3639.

Freddie Mac to host rural research symposium.

The second annual [Rural Research Symposium](#), hosted by Freddie Mac, will take place virtually on November 9-10. This annual event provides an opportunity to share crucial data and research across the housing industry. The event will feature expert [speakers](#) from across the housing industry, including HAC. Registration for this event is complimentary.

HAC offers webinars on WaterSense Homes labeling program and downtown redevelopment.

[WaterSense Homes V1.2: A Tool for Building Water Efficient Homes](#), set for October 21, will showcase examples of how designing and building homes with various water-saving strategies, such as efficient hot water distribution systems and appropriate landscaping, can increase a home's overall efficiency and improve the homeowner's experience. [Downtown Redevelopment for Affordable Housing Development](#), to be held October 29, will discuss mixed use development in downtowns of small and rural communities. Affordable housing can be a very important element to mixed-use developments, but can be extremely difficult in small and rural communities. The webinar will explore what has and has not worked. Both events are free.

CORONAVIRUS

Affordable housing providers report pandemic impacts their finances.

The pandemic's effect is greatest for "smaller" affordable housing owners with fewer than 1,000 units, according to [Impacts of COVID-19 on Low- and Moderate-Income Housing Providers](#). Operating expenses increased an average of 14.8% for all survey respondents, while for smaller owners the increase was 16.7%. Similarly, revenues declined by an average of 11.8% overall, but 12.8% for those with fewer than 1,000 units. While 56.4% of all providers surveyed applied for government assistance, only 41.5% of smaller providers received it, compared to 76.2% of those with 1,000 to 5,000 units. Released by ndp | analytics and the National Leased Housing Association, the report is based on a survey conducted in August.

Translations of CDC eviction declaration available.

The Centers for Disease Control's website provides a [form in English](#) that can be used for the declaration required for a tenant to be protected by the CDC's [eviction moratorium](#). Translations into a variety of other languages have been collected by [HUD](#), the [National Low Income Housing Coalition](#) and the [National Housing Law Project](#).

"We are Losing Parts of Our Culture: Virus Tears Through Choctaw Community."

Adding to [media coverage](#) of the coronavirus pandemic's [impact](#) on the [Navajo Nation](#), this New York Times article describes the heavy toll in other Native American communities. The story focuses on the

[Choctaw Tribe](#) in Mississippi. So far, more than 10% of the tribe has fallen ill and over 80 members have died.

REGULATIONS AND FEDERAL AGENCIES

Comments requested on Duty to Serve plans for 2021.

The Federal Housing Finance Agency, which oversees Fannie Mae and Freddie Mac, is seeking public input on their [2020 and 2021 plans](#) to support manufactured housing, affordable housing preservation and rural housing. Comments can be submitted [online](#) by October 23. Comments will also be accepted during virtual listening sessions on October 16 (manufactured housing), October 21 (affordable housing preservation), and October 23 (rural housing). Advance [registration](#) is required.

HUD suggests changes to voucher program rules.

[Comments](#) are due December 7 on a [proposed rule](#) that would implement provisions of the Housing Opportunity Through Modernization Act of 2016. Changes would impact alternatives to HUD's housing quality standard inspection requirements and several elements of both the Housing Choice Voucher and Project-Based Voucher programs. HUD also proposes revisions that are intended to reduce the burden on PHAs by either modifying requirements or simplifying and clarifying existing regulatory language. For more information, contact HUD staff, HOTMAquestions@hud.gov.

Section 3 jobs and training rule finalized.

A [new HUD regulation](#) will apply beginning July 1, 2021 to the "Section 3" requirement that jobs and employment training opportunities generated by some HUD program assistance must be provided to low- and very low-income community residents. A separate notice sets out [benchmarks](#) to be used to show compliance with the rule. Contacts for more information vary by program and are listed in HUD's [Federal Register post](#).

CDBG disaster recovery and mitigation waivers, alternatives and revisions published.

A [HUD notice](#) applies to Community Development Block Grant disaster recovery funds awarded under several appropriations from fiscal years 2013 through 2019. It provides waivers and establishes alternative requirements for some grantees and revises action plan substantial amendment requirements for CDBG-Mitigation grants. For more information, contact Jessie Handforth Kome, HUD, 202-708-0033, disaster_recovery@hud.gov.

PUBLICATIONS AND MEDIA

USDA obligations up in FY20 for homeownership programs, down for rental.

HAC's preliminary analysis of [rural housing obligations](#) at the end of the fiscal year reports that the Section 502 direct program used \$1.01 million for 5,821 loans in FY20, fewer than the 6,194 loans provided with almost the same funding amount in FY19. About 40% of Section 502 loan dollars obligated and almost 45% percent of loans were for very low-income applicants. The Section 502 and 538 guarantee programs increased their commitments as well. Obligations for the Section 515 rental housing loan program and the Multi-Family Preservation and Revitalization program were lower this year than last. The number of Section 521 Rental Assistance units fell from 252,319 to 241,208 and the number of Section 542 vouchers rose from 6,559 to 7,489. HAC will publish a more detailed FY20 report.

Jobs are down in rural counties.

Based on local area unemployment statistics published by the Bureau of Labor Statistics, the [Daily Yonder](#) reports that jobs in rural areas were down by 4.3% as of the end of August, compared to one year earlier.

The hardest hit counties were those dependent on recreation. Nationally, 6.4% of jobs were lost in the same time frame.

Rent reporting can build tenants' credit histories, guide says.

[Expanding Credit Building Opportunities for Latino & Immigrant Renters](#) describes a pilot program by the National Association for Latino Community Asset Builders that used “rent reporting” – nonprofit property owners reporting tenants’ rent payments to credit bureaus – to establish credit histories for Latino tenants. NALCAB found 80% of participating renters improved their credit scores. The report includes lessons learned and factors for success identified by pilot organizations.

Housing and health inequalities explored.

[Health Equity Report 2019-2020: Special Feature on Housing and Health Inequalities](#), published by a Department of Health and Human Services agency, examines the performance of federal programs, including HHS’s Federal Office of Rural Health Policy, and how housing is linked not only to health, but also to health care inequalities. A chapter on rural-urban health disparities covers the opioid crisis’s disproportionate impact in rural places.

Infill development webinar recording posted.

The [recording](#) from HAC’s recent webinar, Benefits of Infill Development: A Primer for Nonprofit Housing Developers, is now available on [HAC’s YouTube channel](#).

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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