

TOP STORIES

Court halts new fair housing disparate impact rule.

A federal judge has [issued a nationwide injunction](#) against implementation of HUD's new disparate impact rule, so the previous regulations will remain in effect while a lawsuit proceeds. The [regulation](#), published on September 24 and due to go into effect on October 26, would make it more difficult to prove that an action violated the Fair Housing Act because of a different effect on people protected by the Act. At least two other [lawsuits](#) have also been [filed](#) challenging the regulation.

Forbearance deadline and other flexibilities for homebuyers and homeowners extended.

USDA has [extended exceptions](#) for new Section 502 guaranteed loans. The flexibilities, which pertain to appraisals, repair inspections and income verifications, now apply until December 31. • The Federal Housing Administration is extending to December 31 the date when homeowners with FHA-insured mortgages and financial hardship resulting from the pandemic can [request forbearance](#) (suspension) of mortgage payments for up to six months. • The Federal Housing Finance Agency, which oversees secondary market entities Fannie Mae and Freddie Mac, has extended [loan origination flexibilities](#) through November 30. These include alternative appraisals on purchase and rate term refinance loans, alternative methods for documenting income and verifying employment, and expanded use of powers of attorney. • FHFA is also [extending](#) a temporary policy that allows Fannie Mae and Freddie Mac to purchase single-family mortgages in forbearance that meet specific eligibility criteria. The policy will apply to loans originated through November 30. • Moratoriums preventing lenders from foreclosing on homeowners with federal mortgage assistance are in place [through December 31](#).

More than 1 million rural Americans have been infected with COVID-19.

As of October 24, nine months after the first COVID-19 case was reported in a rural community, there are 1.2 million rural cases. Approximately 24,000 deaths in communities outside metropolitan areas have been attributed to the coronavirus. Rural deaths now consistently exceed 25% of the daily national total. All but four counties outside of metropolitan areas have reported COVID-19 cases and over 80% of outside metro counties have also reported associated deaths, according to HAC's [most recent analysis](#).

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.

RuralSTAT

In 2019, 87% of manufactured home loans for rural African American borrowers were considered "high cost" compared to 58% of manufactured home loans for rural white non-Hispanic borrowers. *Source: HAC tabulations of 2019 Home Mortgage Disclosure Act data.* For more data on [manufactured housing](#), see HAC's Rural Research Brief.

November is American Indian and Alaska Native Heritage History Month.

CORONAVIRUS

Pandemic spurs 438 state and local rental assistance programs.

An October 27 update to the National Low Income Housing Coalition's research note on [Emergency Rental Assistance Programs in Response to COVID-19](#) describes 68 state programs and 370 local programs created or expanded in response to COVID-19 and its economic fallout. One-third of them have already used all their funds and closed. NLIHC provides more information online about [specific programs](#).

Data on family well-being compiled online.

The Annie E. Casey Foundation's Kids Count Data Center provides [interactive tables and maps](#) that use the Census Bureau's [Household Pulse Survey](#) data to indicate economic well-being (including housing), education and health of families with children during the coronavirus pandemic.

Partners update equitable framework for coronavirus response.

[The Framework for an Equitable COVID-19 Homelessness Response](#), updated on October 19, provides guidance to communities on how to use a wide range of federal funding sources, including CARES Act programs, strategically across key public health and economic recovery strategies to meet public health goals, increase housing stability and prevent future increases in homelessness – all with a racial justice and equity lens.

“Nearly a quarter of rural Americans unable to receive medical care during pandemic, School of Public Health poll finds.”

In a recent [survey](#), 24% of rural households reported a lack of access to medical care during the coronavirus outbreak. The survey also found that approximately one in three rural households reported serious difficulty with internet connectivity. Nearly half also reported facing serious financial problems. The survey was conducted jointly by the Harvard School of Public Health, the Robert Wood Johnson Foundation and National Public Radio.

“Rural U.S. hospitals are on life support as a third wave of COVID-19 strikes.”

This article from [Time](#) reveals how financially struggling hospitals affect local residents' health and life chances, with the poorest and least mobile residents most adversely impacted. Rural hospitals in states that have not expanded Medicaid, including Georgia, Mississippi and Alabama, are most at risk of closing.

REGULATIONS AND FEDERAL AGENCIES

Advocates reject new federal homelessness plan.

A new “strategic plan” issued by the U.S. Interagency Council on Homelessness, [Expanding the Toolbox: The Whole-of-Government Response to Homelessness](#), calls for solutions such as employment, mental health care and deregulation to reduce housing construction costs. National homelessness [organizations](#) and [others](#) criticize the document's rejection of the Housing First approach and [point out](#) that it offers no federal strategy.

HAC comments aim to improve Duty to Serve program.

Fannie Mae and Freddie Mac have [proposed](#) 2021 [Duty to Serve](#) goals, as well as changes to their 2020 goals, that react to the housing and economic challenges of the coronavirus pandemic. On October 23 HAC submitted [comments](#) on the proposals to the Federal Housing Finance Agency, which regulates Fannie Mae and Freddie Mac. HAC's comments covered all three Duty to Serve markets (rural housing,

manufactured housing and affordable housing preservation). HAC staff also testified at three FHFA listening sessions in October.

PUBLICATIONS AND MEDIA

HAC rejects suggestion to combine housing programs.

HAC issued a [statement](#) on October 28 opposing a recommendation to combine some of USDA's rural housing programs with HUD/FHA programs. While HAC agrees the nation's affordable housing system can be streamlined – and should also be fully funded – HAC points out that urban models cannot meet rural needs. The consolidation proposal was made in a Senate Budget Committee staff report titled [Housing Programs: The Need for One Roof](#). Following a [roundtable](#) held in September and based on past reports from the [Government Accountability Office](#), the committee's paper suggests that various federal housing programs overlap and could be merged.

Report recommends changes for CDBG disaster recovery and mitigation programs.

[Towards a Just Recovery: Public Policy Recommendations Regarding CDBG-DR and CDBG-MIT Funds](#) defines just recovery as “the right of people and communities to recovery plans and processes that address their needs, desires and human rights.” Published by Ayuda Legal Puerto Rico, it focuses on Puerto Rico, but its emphasis on preserving the rights of disaster survivors, particularly marginalized populations, applies to other places as well. The report is [available](#) in English and Spanish.

“With no AC where they sleep, NC farmworkers risk the heat even after the sun goes down.”

The perspectives of farmworkers, doctors and scientists on the [health dangers posed by housing lacking air conditioning](#) are presented in this article and video in the Raleigh, NC News & Observer. Researchers reportedly expect such problems to increase as climate change progresses.

HAC partner sees building named to “most endangered historic places” list.

Every year the National Trust for Historic Preservation identifies the country's [11 Most Endangered Historic Places](#), highlighting examples of architectural or cultural history that risk irreparable damage and often bringing more awareness and support for organizations trying to restore these sites. Among them this year is the [Hall of Waters](#), a unique Art Deco-style building that once housed a mineral water health resort and brought 10,000 visitors a day to the town of Excelsior Springs, MO. The town is a member of the [Citizens' Institute for Rural Design](#) Learning Cohort.

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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