

## TOP STORIES

### Coronavirus relief discussions continue.

Media reports about negotiations change daily, but there is still at least some possibility that additional coronavirus relief measures will be passed before the [CDC eviction moratorium](#) and the remaining CARES Act provisions, such as added unemployment payments, expire at the end of this month. Coronavirus provisions could be included in a broader federal government funding bill or could be considered separately.

### Federal funding ends December 11.

Before that date Congress and the Administration must agree on either another continuing resolution to extend government funding at FY20 levels or appropriations to cover the remainder of FY21.

### 2020's challenges have exacerbated housing challenges, Harvard reports.

The coronavirus pandemic, social unrest sparked by racial injustice and climate change have worsened affordability problems and highlighted inequities in housing, according to the [2020 State of the Nation's Housing](#) report by Harvard University's Joint Center for Housing Studies. The study's authors call for "a comprehensive re-envisioning of national housing policy."

### Attend HAC's virtual symposium on December 3 or view it later.

HAC's Virtual [Rural Housing Symposium: Recovery Through Resiliency](#) kicks off today, December 3, at 11 am Eastern and registration will remain open throughout the event. Join us online from wherever you are for a day [filled](#) with engaging [speakers](#), invaluable rural practitioner perspectives and a vast array of information on rural issues. The event will be live-streamed on HAC's [YouTube channel](#) and the recording will be available there afterwards. Questions? Contact [registration@ruralhome.org](mailto:registration@ruralhome.org).

## CORONAVIRUS

### Extensions and update from Fannie Mae, Freddie Mac and HUD.

Residents of single-family homes backed by or owned by Fannie Mae or Freddie Mac are now [protected through January 31, 2021](#). The secondary market entities will continue their moratorium on foreclosure through that date, as well as their moratorium on eviction of residents in single-family homes acquired by Fannie or Freddie through foreclosure or a deed-in-lieu of foreclosure transaction. In November, HUD updated its [guidance](#) on the CDC moratorium for tenants using its voucher, public housing or Indian housing programs.

### RuralSTAT

Between 2010 and 2018, the non-white and Hispanic population increased in 92% of all U.S. counties. *Source: HAC Tabulations of the U.S. Census Bureau's 2006-2010 and 2014-2018 American Community Survey.*

### Links between eviction and COVID-19 examined in new studies.

["Expiring eviction moratoriums and COVID-19 incidence and mortality"](#) and ["Pandemic housing policy: examining the relationship among eviction, housing instability, health inequity, and COVID-19 transmission,"](#) authored by teams of academic researchers, report how evictions harm renters during the pandemic, while eviction moratoriums and supportive measures help to prevent the spread of COVID-19.

### **Data highlighted online for “Latinos in the Time of Coronavirus.”**

Using data from the Census Bureau’s biweekly Household Pulse Survey, this [UnidosUS dashboard](#) shows trends nationally and in six key states for the total population, Hispanic/Latinos and non-Hispanic whites. The data include missing a mortgage or rent payment, losing employment income, having food insecurity and more.

## **REGULATIONS AND FEDERAL AGENCIES**

### **Domestic violence guidance for USDA rental housing updated.**

An [Unnumbered Letter](#) dated November 23, 2020 provides guidance applicable to the Section 515 rental, 514/516 farmworker, 538 guaranteed rental and 533 Housing Preservation Grant programs. It explains property owners’ and managers’ responsibilities in implementing the Violence Against Women Act’s protections for victims of domestic violence, dating violence, sexual assault or stalking and members of their households. For more information, contact a [USDA RD field office](#).

### **OCC asks for comments on CRA measurements.**

The Office of the Comptroller of the Currency [requests input](#) on the approach it proposes to establish benchmarks and thresholds for measuring banks’ CRA performance under the [revised](#) Community Reinvestment Act regulations [it issued earlier this year](#). [Comments](#) are due in early February. For more information, contact Ioan Voicu, OCC, 202-649-5550.

### **USDA suggests requiring Section 502 guarantee lenders to use electronic systems.**

[Comments](#) are due January 19, 2021 on a [proposal](#) to require lenders participating in the Section 502 Single-Family Housing Guaranteed Loan Program to use the Guaranteed Underwriting System and the Lender Loan Closing System. For more information, contact [Ana Placencia](#), USDA, 254-721-0770.

## **PUBLICATIONS AND MEDIA**

### **Newest issue of Rural Voices magazine focuses on design.**

HAC’s fall edition of Rural Voices, [Cultivating Citizen-led Design](#), covers perspectives on design, architecture, and creative placemaking in rural America with contributions by Rural Studio, Cheyenne River Youth Project, the National Endowment for the Arts and others.

### **“The heavy toll of the Black Belt’s wastewater crisis.”**

A [New Yorker](#) article describes the dire consequences of inadequate sewage disposal for Black residents in Lowndes County, Alabama.

### **“A ‘public option’ for low-income homeownership?”**

A [Shelterforce article](#) by Joe Belden and Michael Feinberg, former and current HAC staff, looks at the USDA Section 502 direct loan program as a potential model for providing broader homeownership opportunities for lower-income borrowers.

### **New resources on creative placemaking available.**

For communities interested in getting started with a creative placemaking project, the National Assembly of State Arts Agencies published a [new guide](#) to accessing state agency funding, project planning and more. Additionally, [creativeplacemakingresources.org](#) identifies federal public resources.

**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).*

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