

RURAL VOICES

CREATING THE NEW NORMAL

COVID-19 leaves its mark on Rural America

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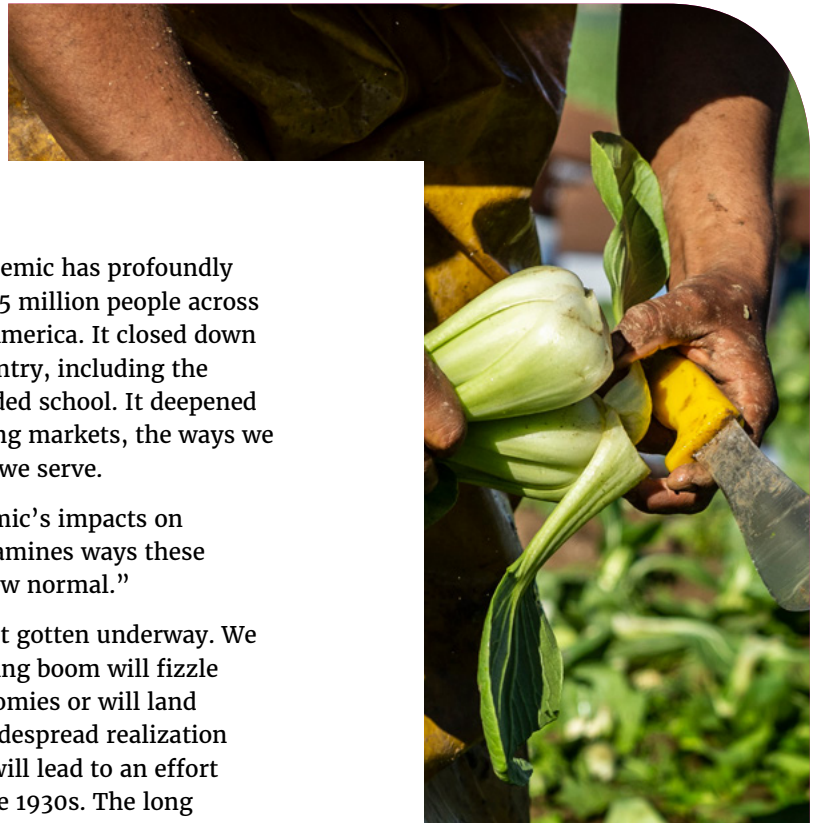
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Impact on Oregon
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Housed During the Pandemic



Dear Friends,

Over the past a year and a half, the coronavirus pandemic has profoundly reshaped the world. COVID-19 has killed well over 4.5 million people across the globe, including approximately 96,600 in rural America. It closed down large segments of the economies of nearly every country, including the United States. It changed the way our children attended school. It deepened our political disagreements. And it altered our housing markets, the ways we work, and the needs of the low-income rural people we serve.

This issue of *Rural Voices* looks at some of the pandemic's impacts on affordable rural housing efforts in the U.S. It also examines ways these impacts may be turning into lasting changes – a “new normal.”

The process of creating this new normal has only just gotten underway. We don't yet know whether the surprise pandemic housing boom will fizzle or will create long-term changes in some rural economies or will land somewhere in between. It's not clear whether the widespread realization that high-speed internet is now an essential utility will lead to an effort equivalent to the rural electrification campaign of the 1930s. The long overdue public recognition of farmworkers' essential role in our food system may lead to changes in their working and housing conditions, or it may not. But we do know that there will be changes, and that they will impact those of us who work to improve rural housing conditions.

These changes are the subject of the articles in this issue. The authors write about the pandemic's impact on their work arrangements and construction processes, the ways it intensified previous housing problems, and some of the challenges in distributing assistance. As always, local rural housing organizations are adapting and adjusting. HAC is proud to be helping them create the new normal.

Sincerely,

Maria Luisa Mercado
Chair

Laura Buxbaum
Vice Chair

David Lipsetz
President & CEO

This issue of Rural Voices magazine is funded by the U.S. Department of Housing and Urban Development through the Rural Capacity Building Program. The Rural Capacity Building Program (RCB) enhances the capacity and ability of local governments, Indian tribes, housing development organizations, rural Community Development Corporations (CDCs), and rural Community Housing Development Organizations (CHDOs) to carry out community development and affordable housing activities that benefit low- and moderate-income families and persons in rural areas. RCB is managed by the Office of Policy Development and Coordination in HUD's Office of Community Planning and Development.

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Wisconsin Works to House Rural Residents and Eradicate Homelessness



View from Washington

Listening and Learning to Better Serve Rural Communities

HUD offers flexibility to help rural nonprofits weather the pandemic.

By Steven K. Washington

It was about showing compassion and empathy as our friends and family members were getting sick from this unusual, unknown, and unforeseen virus.

Thank you for the resilience and fortitude demonstrated throughout these past 18 months, during these unprecedented times of the coronavirus pandemic. I remain hopeful that once we are beyond this pandemic, we shall not experience this again in our lifetime.

My work experience in the public sector goes back to my days working for the City of Charlotte in 1999 as the Housing and Economic Development Director. Since then, I have also worked in Washington state in 2003, where I was responsible for funding projects in rural communities. This was a pivotal point in my career, as I was able to see the tremendous need in these underserved rural communities. Seeing firsthand, for example, the impact of a \$1 million grant for a small community wastewater project with the result being clean, drinkable water and improved sanitary conditions was eye opening. From then on, I've held a special place in my heart for small rural communities and that feeling has followed me from Washington state to my current position in Washington, DC as the Director of the Office of Policy Development and Coordination (OPDC) and in my current position as Acting Deputy Assistant Secretary for Operations in the Office of Community Planning and Development (CPD).

Flexibility

The pandemic was new to everyone so in addition to you, our grantees, sub-grantees, and constituents going through such revolutionary changes, we at HUD were doing the same with our children and families and in our communities. The human and emotional toll of the pandemic has been deeply impactful; at the onset, for me, it was about showing compassion and empathy as our friends and family members were getting sick from this unusual, unknown, and unforeseen virus.



Photo: Chris Montgomery on Unsplash

To respond to the pandemic's effects on grantees' work, in March 2020, the Office of Management and Budget (OMB) provided short-term relief from 10 administrative, financial management, and audit requirements under 2 CFR 200 for grantees impacted by COVID-19:

- flexibility with SAM registration/recertification for applicants;
- waiver for NOFO publication;
- allowance of pre-award costs;
- no-cost extensions on expiring awards;
- abbreviated non-competitive continuation requests;
- expenditure of award funds for salaries and other project activities;
- waivers from prior approval requirements;
- exemption of certain procurement requirements;
- extension of financial and other reporting; and
- extension of Single Audit reporting.

Listening

Because of the complexities, significance, and intricacies of the pandemic, many of our stakeholders were reluctant to share their feelings, needs, and concerns. In efforts to combat some of this hesitancy, we provided a comfortable setting for our grantees to discuss their needs, while also fully understanding that HUD had to bring something to the table, and we did. My office pulled together our rural grantees and conducted a Q&A session, so there would be no question about what flexibilities were being afforded to them. Grantees provided examples for consideration, such as: exploring changes in how they work with and provide services to customers; adjusting to decreased travel and face to face interactions; needing more equipment that would enable them to connect with the communities and residents they serve; and allowing for the reallocation of travel funds to other useful areas.

I firmly believe this assisted them in moving their immediate thoughts away from work priorities to concentrate on their families' needs. I have always believed, and reiterate this often to my staff, that work-life balance is the stabilizing factor in times of turmoil and uncertainty.

After seeing what OMB offered, I then looked to see what authority my office had in providing additional flexibilities and again listened as I asked the grantees what they needed. OPDC suspended on-site monitoring visits knowing they would be burdensome for grantees, given diminished staff resources.

OPDC's partners and colleagues in HUD's Office of Rural Housing and Economic Development (ORHED) have continued to explore and implement important initiatives to assist grantees and stakeholders during the pandemic. Recent national peer-to-peer conference calls focused on gathering first-hand accounts from grantees, as well as rural leaders, on the impact of COVID-19 on housing projects, community health, and economic development. Rural local leaders represented underserved, under-resourced communities in the Lower Mississippi Delta Region, Appalachia's distressed counties, Colonias, and federally recognized Indian Tribes. A conference call to discuss the impact of the coronavirus on grant projects was held

in April 2020 and provided a forum for grantees to share impacts of the pandemic on current projects, as well as administrative operations.

Lessons Learned

In thinking about what HUD's grantees must do during the present time and even after the pandemic, change is the key word. Just as HUD has had to pivot and make operational and administrative changes during this period, grantees must do the same. The pandemic has lasted longer than any of us expected, however. Now we must take the lessons learned and store them away so that we are better prepared for whatever the future may hold.

HUD is evaluating what work will look like when we physically return to the office. We do know that we have

Work-life balance is the stabilizing factor in times of turmoil and uncertainty.

RESOURCES FOR THE NEW NORMAL

LOCAL DATA ON COVID-19 DEATHS AND INFECTIONS

Housing Assistance Council, <https://ruralhome.org/news/coronavirus/>

Daily Yonder, <https://dailyyonder.com/covid-19-dashboard-for-rural-america/>

New York Times, <https://www.nytimes.com/interactive/2021/us/covid-cases.html>

improved our ability to work remotely and maximize the use of technology and software to maintain work productivity. This provides the flexibility we need to quickly adjust, if and when, full-time teleworking is needed in future circumstances. Also, knowing we have the ability to successfully work remotely allows us to consider more flexible in-office schedules, which may be needed as we slowly return to the office. HUD employees' safety is paramount, and our lessons learned during the pandemic will help us be more nimble, flexible, and adaptable in the future. It also helps that HUD has had ongoing communication with other federal agencies to learn about, discuss, and implement some of their best practices.

Grantees should follow suit in learning about and

implementing best practices and talk to one another to determine what best practices can be utilized and replicated. Grantees should consider reaching out to peers, clients, funders, and other partners for ideas. HUD is here to help and to share information on what best practices have worked for us.

Before the pandemic, rural communities were in most need of assistance and received the fewest resources and this is still the case now. In fact, the resource gap has likely widened since the start of the pandemic. We must be more diligent in our efforts to work collaboratively, in partnership with funders and other supporters, so that we can continue to meet the increasing needs of our rural communities.

We must possess the desire and capability to exercise longevity and to stay the course, realizing it will take time and perseverance to drive real and long-lasting improvements in smaller rural communities.

While the new normal for society is not yet clear, know that you will play a part in HUD's new normal because HUD's success is predicated upon our grantees' success. Given the fact that we are all striving to contribute to improving the rural communities we serve and the livelihood of the residents in those communities, we must and will be successful.

Thank you again for all you have done and continue to do for our rural communities, especially during these challenging times.



Steven K. Washington is the Director of the Office of Policy Development and Coordination at the U.S. Department of Housing and Urban Development and is currently serving as Acting Deputy Assistant Secretary for Operations in the Office of Community Planning and Development. **Iyauta Green** contributed to this article. She is the Supervisory CPD Specialist and Manager of the OPDC Grants Management Team.

Editor's Note Steven Washington has announced his retirement from HUD, so HAC wishes to take this opportunity to thank him for his work to improve affordable housing opportunities, particularly his support for HUD's Rural Capacity Building Program.

RESOURCES FOR THE NEW NORMAL

INFORMATION FROM HUD

Resources for HUD partners: https://www.hud.gov/coronavirus/resources_for_hud_partners

Resources for consumers: https://www.hud.gov/coronavirus/get_help

CARES Act resources for HUD partners:
https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/covid19_relief

Rural Housing Efforts Continued Through Closures, Natural Disasters, and Financial Challenges

Four rural housing leaders describe how the pandemic changed the ways their organizations work.

Housing Development Alliance, Hazard, KY

By Scott McReynolds, Executive Director

The state of Kentucky deemed housing and nonprofit organizations as essential so, as a nonprofit affordable housing developer, the Housing Development Alliance never closed its office and continued helping the rural community as safely as possible. We did a few initial things to adjust to our new circumstances. To enable employees to stay home when needed and avoid any disruptions to income, we gave all employees their Paid Time Off a full year in advance. More than half of our staff are front line workers who cannot do their work from home. We made use of an office vestibule, where we could interact with our clients safely through a window and collect rent/loan payments and other documentation.

Our staff in the field was also busy. In April 2020, we experienced a destructive windstorm that led to us repairing over 20 roofs. We've also had two ice storms and a flood since then. Our rehab work made sure that people's homes were a safe place to be during the pandemic. To keep our staff protected, that work was limited to only outdoors for several months and we took it upon ourselves to supply PPE, hand sanitizer and wipes for the construction crew.

A few of our office staff already had access to VPNs and we worked to find enough laptops for the other office staff to be able to work remotely. Despite how unreliable the internet is in our area, we were able to have Zoom meetings and keep processing housing applications by receiving documentation through email. Going forward, we will likely continue offering remote work and flexible work hours. Virtual meetings with other organizations and





agencies have also saved us time where we would otherwise have to commute long distances.

The pandemic is an ongoing, ever-evolving thing and has taught us a lot about how we could be better prepared for another business interruption event. The remaining challenge is finding the energy to make those changes – for example, moving our servers to the cloud.

Our first Paycheck Protection Program (PPP) loan covered salaries and the flexibility to use those funds within six months was very helpful. Because our new housing production dropped in 2020, we were able to get a second PPP loan, which kept us strong and confident and allowed us to hire even more people. We started to open up slowly this summer but have become more restrictive again with the Delta variant sweeping through our area. Due in part to pent up demand, 2021 is our most

productive year yet; by late summer we had already started construction on 19 new homes.

Tunica County Community Development Coalition, Tunica, MS

By James Dunn, Executive Director

The coronavirus pandemic posed serious challenges for the Tunica County Community Development Coalition (TCCDC). We work to provide affordable housing in our rural, persistently poor county in northwest Mississippi. Our organization had to close our office after two of our four full-time staff tested positive for COVID-19. High-speed internet connections are available in the area, but not all staff had computers at home, and we could not afford to provide the technology for them.



Photo: Russel Huxtable, Milford Housing Development Corporation

The most serious impact has been a significant increase in the cost of lumber and other building materials.

has been a significant increase in the cost of lumber and other building materials. Labor shortages are also contributing to delays and cost increases. We are concerned that potential self-help participants may qualify for the program based on current cost estimates, but then may not qualify for the final cost.

Pueblo of Zuni Tribe, NM

By Governor Val Panteah

Before the pandemic the Pueblo of Zuni tribal community was already experiencing a lack of housing, resulting in many people doubling up with friends or family. A lot of homes in our community are considered substandard, without plumbing or electricity. Some have roofs in bad condition that let in rain and allow mold to grow, which negatively affects the health of our residents, especially elders with respiratory issues.

Given that some of these housing conditions contribute to poor health outcomes, we wanted to do what we could to ensure our community stayed safe during the pandemic. We declared a public health emergency on tribal land and followed CDC guidelines advising residents to wash their hands and stay six feet apart. We instituted check points and allowed people to leave only at

After the office reopened in August 2020, our staff worked part time in shifts, so that only two people were in the office at any time. Extra sanitation measures were added also. Fortunately no staff had to be laid off, the reduction in staff's hours was temporary, and the two with positive diagnoses recovered.

Our organization lost funding because we had to discontinue the housing counseling and classes we offer in four counties. Those

important revenue sources were shut down for most of 2020. Most participants would not have the capacity or the technology to participate in workshops online, even if we were able to offer them that way. We received a PPP loan to help us continue to pay staff. That loan was very helpful in keeping the TCCDC afloat.

The pandemic delayed our preconstruction work on a site where we plan to develop 13 single-family homes, including some contractor-built and some self-help houses. The most serious impact

certain times. When people did get sick, we used CARES funding to buy RVs to allow them to quarantine and not spread the virus. CARES funding also went toward an incident command call center, where we connected enrolled members to resources, including food, wood for stoves, and financial assistance, especially for artists like silversmiths, potters, and carvers who no longer had access to customers.

American Rescue Plan funds are allowing us to develop a strategic plan for infrastructure to help with housing repairs and prevent flooding, along with providing direct funds to our enrolled members. We continue our regular meetings with the Zuni Housing Authority to inform them of the housing needs in the community and help guide funding requests. Our people have challenges paying their rent normally and we continue to strive and do what we can in coordination with the housing authority.

We have over 12,000 enrolled members making up our close-knit community. We lost quite a number of people when we experienced high spikes of cases, so we understood the importance of getting a vaccine for the sake of our community. Our vaccination rate is over 75 percent and growing with the Indian Health Service offering \$100 food vouchers as an incentive. Things are looking up.

Proyecto Azteca, San Juan, TX

By Ann Williams Cass, Executive Director

Proyecto Azteca, a self-help housing program founded by Cesar Chavez, serves the residents living in the 930 colonias of Hidalgo County in the Lower Rio Grande Valley of Texas. The pandemic hit during the work on Census 2020 in March and continued through the Get Out the Vote efforts for the November elections, a hurricane in July 2020, and two weeks of freeze with no electricity in February 2021. Our staff was used to working under stressful conditions, but this last year and a half has led to near compassion fatigue. We learned that besides having physical health care in place, we needed more regular programs on mental and emotional health care.



We closed the office to keep our staff safely working from home, though sometimes staff would go in to get data from the server. We had families to interview for housing and families doing sweat equity on their houses, all of which were delayed as people in the colonias were afraid to come out and afraid to answer their doors. As a staff we were used to changing directions on our strategies, but things were changing so fast it was difficult to keep up.

We set up a system so our families could pay with money orders and drop them in a secure slot. We are now working on arrangements that their payments can be made with credit cards. Organizing has become very difficult because we cannot have house meetings or go door to door. We are now developing an extensive database so families can be contacted in a more effective manner.

On a broader level, the pandemic has created multiple challenges. Building costs have increased 30–40 percent. It is taking forever for our vendors to provide us with lumber, windows, etc., forcing us to get extensions on all our grants. There was a gross shortage of food, although thankfully our food bank and schools were prepared. Shortages of testing sites and vaccination sites complicated things and were out of our control. When the county ran out of money to bury the low-income residents, they and we had to step up to ask for donations.

Having good relationships with the faith community and other organizations already was a benefit and allowed us to pass resources on to our families. We are hoping going forward that we do not have to close the office again. If we do, though, the lessons we learned and changes we have made will make things somewhat easier.

COVID-19 IN RURAL AMERICA

6.9
Million

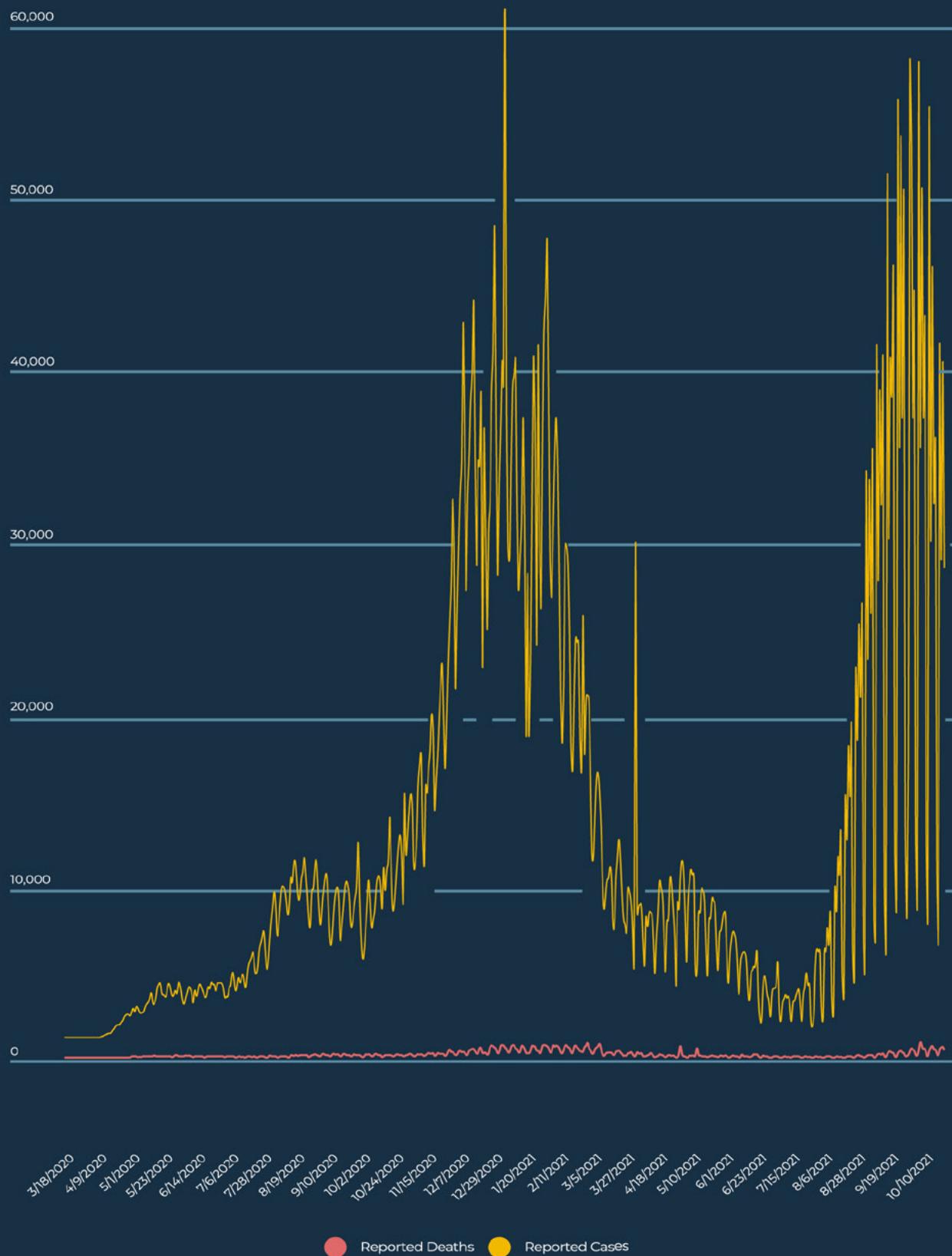
Reported Cases of
COVID-19 in Rural
America Since
February 2020

123,255

Reported
Deaths
from
COVID-19
in Rural
America
Since
February
2020

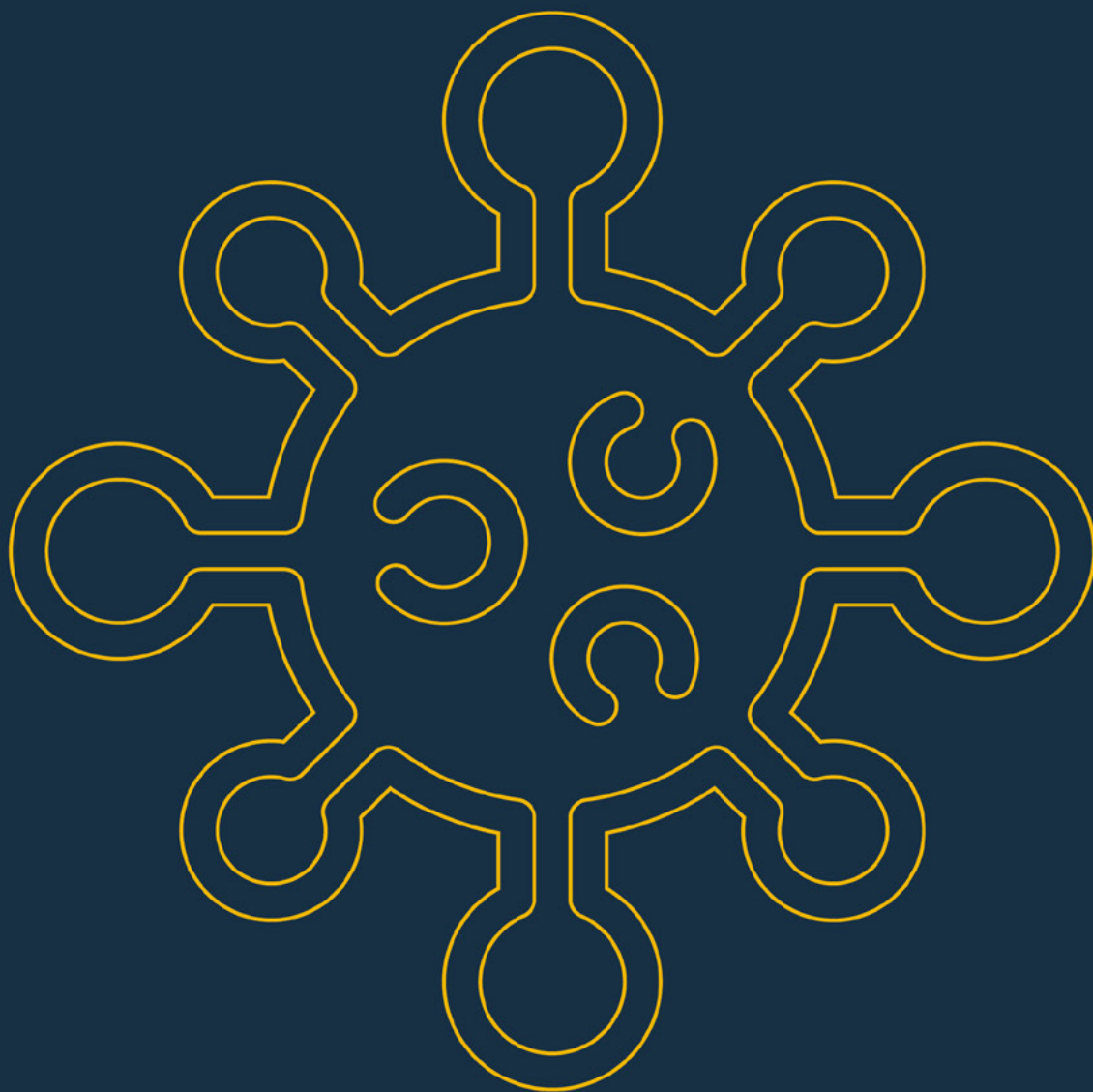
COVID-19 REPORTED CASES AND DEATHS OUTSIDE OF METROPOLITAN AREAS

February 20, 2020 - October 20, 2021



COVID-19

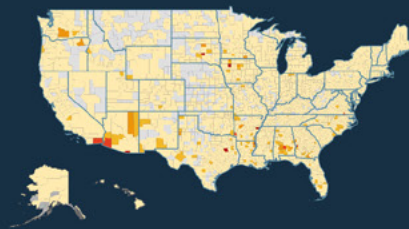
“HOT SPOTS”



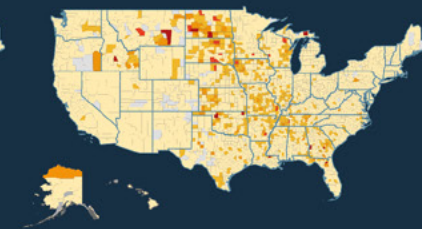
Source: All information derives from Housing Assistance Council tabulations of public health data from the New York Times and the U.S. Census Bureau's 2014-2018 American Community Survey

REPORTED CASES PER 100,000 POPULATION 14 DAY AVERAGE

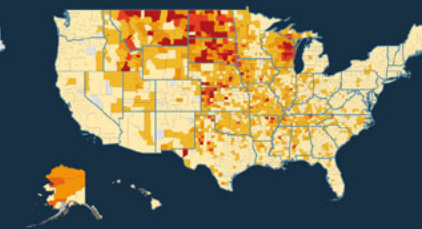
August 20, 2020



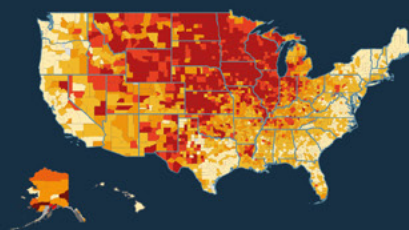
September 20, 2020



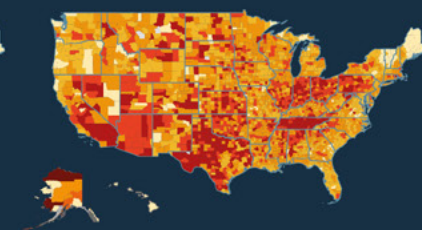
October 20, 2020



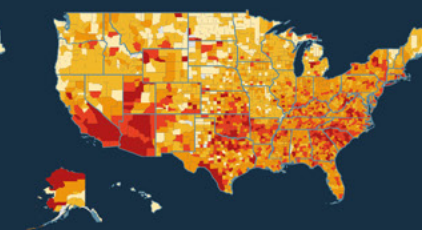
November 20, 2020



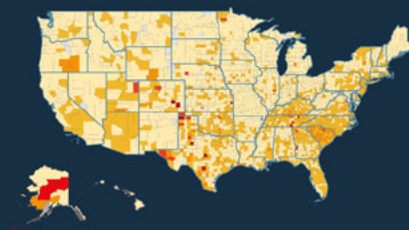
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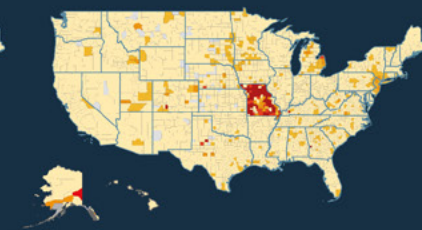
January 20, 2021



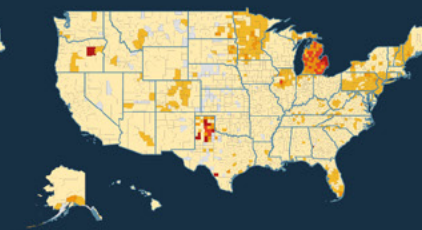
February 20, 2021



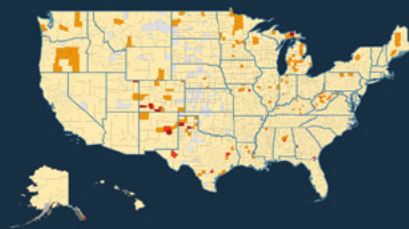
March 20, 2021



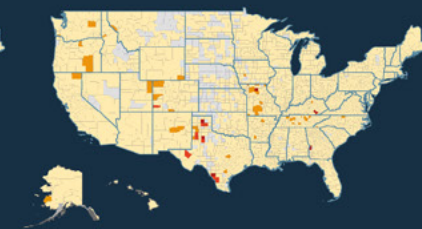
April 20, 2021



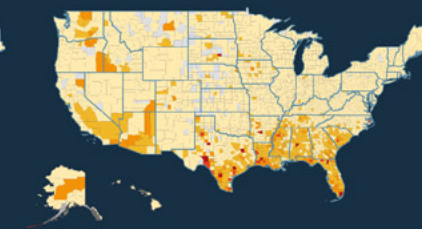
May 20, 2021



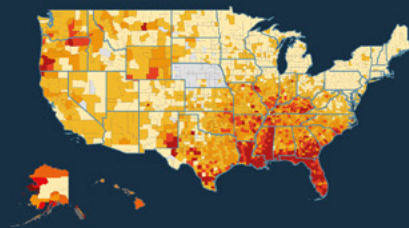
June 20, 2021



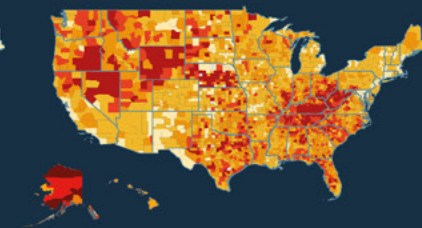
July 20, 2021



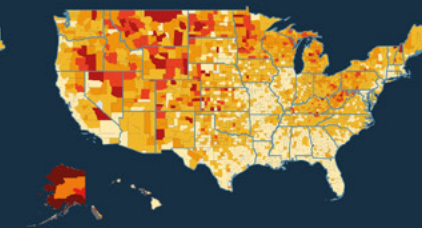
August 20, 2021



September 20, 2021



October 20, 2021



0 OR NO DATA

1.0 - 24.9

25.0 - 49.9

50.0 - 74.9

75.0 - 99.9

100 OR HIGHER



Resilient in the Desert: Self-Help Housing Blooms in Arizona Despite the Pandemic

Housing America Corporation and its self-help housing program faced a series of challenges but adapted to a new normal.

By Thomas Ryan

As is expected from any business, nonprofit or not, Housing America Corporation has experienced highs and lows since its founding in 1976. Nothing, however, could have prepared us for the pandemic. We needed to adapt physically and mentally to a new working environment inside and outside the office. With support from USDA, HUD, Rural Community Assistance Corporation and our local cities and towns we succeeded beyond our expectations.

Housing Needs

Yuma County, AZ (population slightly over 200,000) is considered the winter vegetable capital of the world, producing more than 90 percent of the country's winter leafy greens. The multi-billion agriculture industry produces a strong local economy, yet it creates needs as well, specifically in housing availability and affordability for the industry's significant workforce. During the peak season of October to May the industry employs more than 40,000 agricultural workers.

Decades ago, workers generally left the area to work elsewhere the rest of the year. Today only a small percentage of older workers follow the harvest to other states. Most stay in this area, and their



We transitioned to providing pre-purchase counseling, homebuyer education, and loan packaging exclusively via videoconferencing.

families. They all agreed to follow the USDA guidelines with respect to halting volunteers, reducing each work group size, wearing masks, and disinfecting common work areas and equipment. The group leaders carried spray tanks on their backs and adhered to a disinfecting schedule. USDA also provided guidelines for continued employment of Section 523-funded staff, including group coordinators and on-site technical assistance providers.

Our summers are hot. Wearing protective gear became more challenging from May to August when the temperature can reach 120 degrees. A few group members caught COVID, but that did not slow down any of the groups. It actually prompted the remaining group members to be even more compliant with established safety protocols and they worked through the summer with impressive results.

For the past 10 years Housing America has completed an average of 26 homes annually. We happened to have been inundated with homeownership applications right before the pandemic hit and had hoped to produce far more than that average. We thought the pandemic would make that impossible, but from October 2019 to September 2020, our agency obtained 42 certificates of occupancy. We built more homes during the pandemic.



unemployed status during off season consistently makes the county's unemployment rate one of the highest in the country. Their seasonal employment makes homeownership a formidable challenge.

Since the 1980s, Housing America, a nonprofit, has run a mutual self-help housing program, with USDA's Section 523 program covering our administrative costs to help families work in groups to construct their own and each other's homes. The agency has assisted more than 2,000 low-income families build their homes in Yuma and Mohave counties. Several hundred others benefit from the agency's HUD- and USDA-subsidized multifamily rentals. The agency is also a HUD-approved housing counseling agency and a certified USDA Section 502 loan packager, so we can help low-income homebuyers apply for USDA mortgages. As a land developer and licensed general contractor, Housing America also builds homes for Section 502 loan beneficiaries. Farmworkers represent more than 50 percent

of Housing America's assisted demographic.

Initial Pandemic Impacts

Housing America closed our office doors in late March 2020. We reduced the staff's hours temporarily, but we did not stop working.

We transitioned to providing pre-purchase counseling, homebuyer education, and loan packaging exclusively via videoconferencing. We were initially concerned about our farm working program applicants and participants and their ability to connect with us via videoconferencing. Our concerns were unfounded for the most part or were remedied with brief instructions. Many of them were able to complete their pre-purchase counseling sessions from their mobile phones.

USDA was quick to provide Section 523 grantees like us with guidelines for the self-help crews working on their homes during the pandemic. At one point during the height of the pandemic we had three groups, a total of twenty



Financial Challenges

The most significant consequences of the pandemic came later. We reopened our office doors in March 2021 with continued safety protocols. As we started to form new self-help groups, we realized that the mortgage amounts already approved for some members of the newly formed groups would not be enough to purchase the building materials. From December 2020 to May 2021 we witnessed lumber prices increase by more than 450 percent. The increase in price added an average of \$30,000 to each home. Perhaps it is at this point of the pandemic where we and our program participants were most vulnerable.

We spent many weeks recalculating loan amounts, adding funds to loans that were not initially set at the highest amounts the borrowers could qualify for, and negotiating prices with our lumber and other suppliers. We then had to face the uncertainty of the appraisals. All parties were concerned that the appraisals might not justify the higher loan amount, but this concern was unfounded too. Before the pandemic (late 2019 and early 2020) loan amounts averaged \$145,000 to \$150,000 and appraisals averaged \$175,000 to \$180,000. Our new USDA self-help loans

during the pandemic averaged \$170,000 and the average appraisal amount was \$210,000.

Our Self-Help Group number 117 was one of the groups affected by the increase in prices and shortage of materials. Without hesitation the majority of the families utilized their stimulus funds to offset budget shortfalls. Our self-help homes have received many accolades for their design, curb appeal, and workmanship. The homes for this group, however, really set a new standard for affordable housing and the self-help program itself. The pandemic allowed for more flexibility in our self-help program. The families were allowed to use non-loan funds for small upgrades and we increased our technical assistance during the week, as some group members who were unemployed decided to invest more of their time on the homes during the week.

We are facing new challenges right now. Windows, air conditioning units, and other building components are

backordered for three months or more. To accommodate this delay, we have modified the construction schedules to avoid the need to halt work entirely.

In 2021 we expect to build only slightly more than our previous average of 26 self-help homes. While we continue to receive good numbers of applications, some of the applicants incurred too much new debt during the pandemic. Their high debt ratios disqualify them.

We are not certain what other consequences of the pandemic we will encounter next, but we are certain to adapt. The pandemic did not bring our self-help program to its knees. When it rains in the desert the native plants burst with blooms in only a matter of days, resilient after months of drought. Amidst a pandemic, we too remain resilient in the desert.

Thomas Ryan is the Executive Director at Housing America Corporation in Somerton, AZ.



HAC

Housing Assistance Council

[Markael. Age 28]

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Study Reveals Pandemic's Impact on Oregon Farmworkers

Survey results describe the pandemic's threats to farmworkers' family finances, housing conditions, and both physical and mental health. Community-based housing and rental aid programs have provided some relief.

By Jennifer Martinez-Medina

Oregon's Farmworker Profile

While most of us sheltered at home, farmworkers, labeled essential, were expected to produce on the front lines of the pandemic to sustain a multibillion-dollar agricultural industry. Farmworkers, a majority Hispanic or Latino/x, represent 21 percent of Oregon's COVID-19 cases despite being only 13 percent of the state's population.^{1,2} The coronavirus pandemic has exacerbated the many challenges and structural barriers farmworkers confront in pursuit of adequate and affordable housing.³ With various levels of success, these workers balanced their health needs with putting a roof over and food on their family's table.

Oregon is home to 174,000 permanent, migrant and seasonal farmworkers and family members, mostly from Mexico and Guatemala.⁴ Of the 300 farmworkers surveyed, 50 percent (151 farmworkers) identified as women and 49 percent (149

farmworkers) as men. Twenty-five percent of farmworkers identify as Indigenous from "pueblos originarios or pueblos indígenas" in Mexico and Guatemala, speaking 26 different Mesoamerican Indigenous languages. Although many farmworkers migrate following the crop, the majority of respondents in our sample called the Pacific Northwest their permanent home. Over 50 percent of the farmworkers surveyed live and work in the Willamette Valley, which corresponds to 40 percent of the agricultural production in the region.

Immigration status, language barriers, heightened anti-immigrant rhetoric, and rent costs often force farmworkers into overcrowded housing that does not meet health standards.

Unlike national trends, in Oregon the majority of farmworkers surveyed live in apartments (58 percent), followed by single-family homes (26 percent), and trailers or mobile or manufactured homes (13 percent). This is at odds with agricultural workers across the country who for the most part live in single-family homes, illustrating the low stock of housing options for farmworkers in the state.⁵

Dramatic Loss of Wages and Housing Insecurity

Nationally, farmworkers continue to earn less than \$19,000 annually and one-third of them have family incomes below the poverty line.⁶ Losing just one day in wages can create fluctuations in household budgets. In our survey, 67 percent of farmworkers reported dramatic loss of work and income due to the pandemic and extreme weather events. Women farmworkers were more likely to report losing months



The [Oregon COVID-19 Farmworker Study](#) (COFS) reveals the status of farmworker housing during the pandemic. The results are based upon 300 phone surveys carried out with farmworkers throughout the state between August and October 2020 by a team of 35 surveyors representing 11 community-based organizations. The survey design and analysis were done collaboratively with community partners and academic participants from Portland State University, University of Oregon, and Oregon State University. A full list of project partners and supporters is available at www.covid19farmworkerstudy.org. The Oregon COFS is currently carrying out 50 follow-up in-depth interviews with farmworkers. A story-centered report will become available in late fall. A few respondents from phase two results are featured in this article.

Oregon COFS is part of a larger study that includes 915 responses in California and 216 in Washington. The tri-state project was coordinated through the [California Institute for Rural Studies](#) with each state fielding an independent team. The Oregon study has been generously supported by the Oregon Community Foundation, Meyer Memorial Trust, University of Oregon, and CASA of Oregon.

of wages – often due to child-caring responsibilities, but some also reported being laid off first at their workplaces. In most cases these lost wages were unrecoverable for farmworkers.

Immigration status excluded one-third of Oregon's agricultural workforce from accessing federal Coronavirus Aid, Relief, and Economic Security (CARES) Act relief, Medicaid, SNAP, and TANF unemployment benefits despite being labeled as essential workers. This led many farmworkers to experience housing insecurity as they were forced to drain their savings to pay rent, food, utilities, and other household expenses.

"I was one of the last to enter that job and when the virus started I was one of the first to rest."

—Blueberry Harvester, Independence



Photo: Hector Amezcua, College of Agricultural and Environmental Sciences, UC Davis

Communities came together in partnership with the governor and the state to create a \$20 million Oregon Worker Relief Fund available to eligible farmworkers. We found that slightly over half of farmworkers were aware of such community-organized relief funds. Several hesitated to apply, however, out of fear of public charge laws and fear of deportation. Those who were able to access the funds said they were a lifeline for their families to pay household expenses.

Farmworkers also looked to churches (16 percent), school and nonprofits (10 percent), family and friends (10 percent), and high interest loans and credit cards (5 percent) for support. The majority of farmworkers reported using food banks (54 percent) and rent relief (28 percent) to offset the loss of wages. [Rental relief](#) programs and

eviction moratoriums likely played a critical role in keeping farmworkers housed during the pandemic. Preliminary results from phase two in-depth interviews reveal that 79 percent of farmworkers interviewed are experiencing rent insecurity and have been behind on rent payments. It is critical that the state provides additional guidance on eviction moratoriums and available aid.

“[I’m worried] that one cannot have the resources to continue paying expenses, bills, food, for rent, because for everything to get ahead there is a fear that if they do not give us enough hours of work, we do not have enough and there is no way to be supported. It worries me. What will one do without a home?”

—Packing House Worker, Hermiston, Oregon

Besides state funds targeted

Rental relief programs and eviction moratoriums likely played a critical role in keeping farmworkers housed during the pandemic.

for emergency relief, the Oregon legislature passed numerous bills increasing the funding for affordable housing. A significant portion of these funds were from the 2021 American Rescue Plan Act. In addition, Oregon’s unique Agricultural Worker Housing Tax Credit was increased to \$16.65 million per biennium, a more than 100 percent increase. Farmworkers who self-identified as Indigenous were more likely to say that they lost weeks and months of wages. For Indigenous farmworkers these financial insecurities are acute in specific areas: rent 71 percent; food 69 percent; gas and electric 68 percent; and childcare 21 percent. Language access added barriers for Indigenous farmworkers to accessing resources such as the Oregon Worker Relief Fund. Fifty-six percent of Indigenous farmworkers did not know about the fund. These results call to the need for a state coordinated response team to ease barriers for exercising legal rights and provide guidance on relief applications by connecting farmworkers to legal and resource navigators in the languages farmworkers speak.

Navigating the Multiple Crises at Home

The pandemic dramatically changed the home and work lives of farmworkers. Many reported high levels of stress and anxiety as they dealt with loss of wages, paying bills, and sudden changes to protect their family and household members. In our sample, 71 percent of farmworkers were married or lived with a partner and had between one and three children. Eighty percent of respondents shared a bedroom with at least one other family member. Despite barriers, 88 percent of farmworkers reported changing their practices before entering their home to protect their family members, such as washing their hands or changing clothes before coming into contact with others in the home.

“Before we worked comfortably and did not worry...Now, there is less work. It is difficult to pay the rent...It is very different from before. We were happier. We didn’t worry about going to the park, buying something in the store, or going outside. Now, we always think about the pandemic and every day we worry about it.”

—Blueberry Worker, Cottage Grove

At the time of our survey, 49 percent of farmworkers had already been directly exposed or knew someone that had been infected with COVID-19. Fifteen percent of them had already tested positive for the virus. Most farmworkers planned to quarantine at home or made plans with family and friends to safely quarantine their family and children if they became infected. Still, several did not have plans due to limited space in their shared household.

“The truth is that I have no plans. I live in the living room with my daughter and there are two other families there, one in each room. There is nowhere to go.”

—Blueberry Worker, Woodburn

The governor’s office and state agencies, in partnership with farmworker advocates and farmers, came together to devise a Food



Security and Farmworker Safety Project that set aside \$10 million specifically for emergency housing and alternative sheltering options for farmworkers, including reimbursing farms to pay for motels and alternative housing for displaced workers.⁷ While our study did not evaluate the program’s impact, some farmworkers in our in-depth interviews did mention the program’s benefits.

“They put me in the hotel and they spoke to me on the phone. When I got to the hotel, a nurse was already there telling me all the rules, she left me snacks, little things like that, they brought me my food and said, you are going to clean yourself like this, she gave me sanitizer, she gave me a spray to kill viruses... They were very attentive.”

—Vineyard Worker, Southern Oregon

The unprecedented Alameda wildfires burned through Phoenix

and Talent, two farmworker communities in southern Oregon, claiming mobile home and RV parks where many farmworkers and immigrants owned their homes.⁸ The destruction of over 2,300 structures across the Rogue Valley aggravated an already intense affordable housing shortage limiting access to adequate housing conditions.⁹ Many of the farmworkers and Latino/x communities that lost their homes during the fire are ambivalent about receiving FEMA support due to their documentation status. One vineyard worker who lost her home in the fire explained their hesitation:

“I told the coordinator that I did not want FEMA present. I said no because I don’t want any problems because of my lack of social security... I really don’t know how FEMA works, I only know that they are Homeland Security.”

—Vineyard Worker, Southern Oregon

Promotoras or community members with specialized training have created trusted spaces of resource exchanges

Building Forward Through Community Power

The past year and a half have presented unparalleled challenges for farmworkers and their families in and out of the workplace. The road to recovery for these always essential farmworkers is a long one. However, community-based housing and rental relief programs such as those provided through CASA of Oregon, Farmworker Housing Development (FHDC), Bienestar, Oregon Human Development Corporation (OHDC), and farmworker-serving organizations have offered a beam of light. These nonprofits have pivoted to fill in critical housing gaps for farmworkers. Particularly, FHDC and Bienestar properties with culturally relevant resident services have played critical roles in connecting farmworkers with resources and tools to secure livable housing to keep their families safe. Promotoras or community members with specialized training have created trusted spaces of resource exchanges – from food box distribution, developing community leadership, and connecting residents to sources of support.^{10,11}

Patricia, a farmworker who harvests berries, explains the importance of the program:

“In the apartments where I live, I spent time as a volunteer, as a promotora. When the pandemic started...FHDC distributed food to us in the

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ECONOMIC IMPACT PAYMENTS

Federal stimulus checks can still be claimed from the IRS, <https://www.irs.gov/coronavirus/economic-impact-payments>

Additional information is available from the Center on Budget and Policy Priorities, <https://www.taxoutreach.org/>

apartments. All the people, the residents, were given their food box. I was helping and from there I also learned about those who help with the income.”

—Berry Harvester, Marion County

These established models of care through resident services will be critical in building forward through the power of community.

The OR COFS policy committee recommends that elected officials and policymakers reduce barriers to accessing safety net support by allocating resources to community-based organizations that reflect the communities they are serving (including Indigenous led organizations) that have a history of working with the population, and equip them with appropriate language interpreters. The committee also recommends expanding the stock of housing opportunities that can serve farmworker families facing housing insecurity and/or needing temporary quarantining shelter with adequate social distancing or shelter to recover from housing loss from fires. A full list of policy recommendations is included in the final report at www.covid19farmworkerstudy.org.

Jennifer Martinez-Medina is a Public Affairs and Policy Doctoral Candidate at Portland State University and facilitated the Oregon Covid-19 Farmworker Study.

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RESOURCES FOR THE NEW NORMAL

STATE AND LOCAL EMERGENCY RENTAL ASSISTANCE

List of states showing which have restrictions on evictions and utility shutoffs, along with links to other state assistance: <https://www.nolo.com/evictions-ban>

Lists of programs run by states, counties, and cities to help with rent and utilities: <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/> and <https://nlihc.org/rental-assistance>

Find a HUD-certified housing counseling agency in your area: search at <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call HUD at 1-800-569-4287.

Find a Legal Aid office: search at <https://www.lsc.gov/about-lsc/what-legal-aid/get-legal-help>

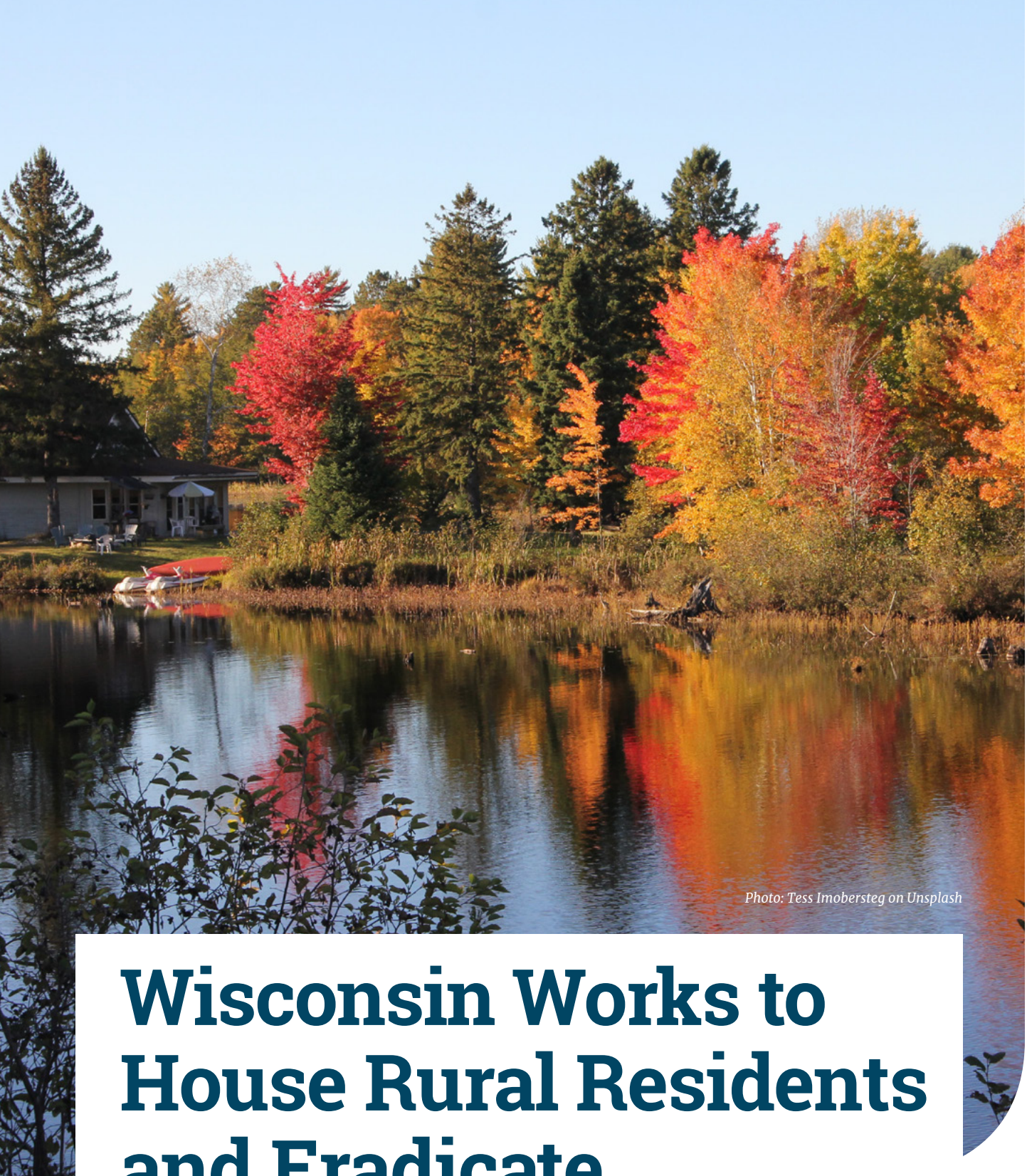


Photo: Tess Imobersteg on Unsplash

Wisconsin Works to House Rural Residents and Eradicate Homelessness

The pandemic has exacerbated the homelessness situation, but federal aid helps.

Prior to the coronavirus pandemic, homelessness in Wisconsin was already very challenging. Point-in-Time counts demonstrated that on any given night 4,000 to 4,500 Wisconsin residents were sleeping outside, in a shelter, in a transitional living facility, or in another place not meant for human habitation. Most of them were found in the area served by the Balance of State Continuum of Care (CoC), which covers 69 of Wisconsin's 72 counties and almost all of rural Wisconsin. The homelessness situation in our state developed because of a lack of available affordable housing and decades-long racial disparities in our homelessness systems and housing markets, and has been exacerbated by the pandemic and the accompanying economic downturn.

Issues

The coronavirus pandemic exposed significant issues in our homelessness systems and the ability of households to secure sustainable affordable housing. Many Balance-of-State counties did not have a brick-and-mortar shelter or had one only for domestic violence survivors. Where shelters did exist, some were forced to reduce their size because of the pandemic. Some shelters stopped taking new people and others closed altogether because they did not have the funding or volunteers or staff to remain open. At the same time, people were losing their housing or could no longer stay with family/friends, and were leery of the health risks in congregate settings.

The Balance of State has surveyed agencies and communities about the issues they are facing. Common concerns include the following.

- Over the course of the pandemic the numbers of people experiencing homelessness and those who meet HUD's [chronic homeless definition](#) have increased, and the majority are left unsheltered. In the July 2021 Point-in-Time count, many communities reported their unsheltered homeless population has doubled, or worse. Communities where previously fewer than five people were sleeping outside are now finding 15 or 20.
- Seasonal shelters close at the end of March or early April and do not open again

until November – leaving folks for the summer without alternatives. Heat, sun, and humid conditions all impact health. Access to water, bathrooms, and sunscreen is very limited for those experiencing homelessness.

- The cost of motel vouchers is enormous. Some providers were using motel vouchers as a last resort before the pandemic, and their use has risen significantly during the pandemic. A county may spend \$50,000 in one month. Relying on motels requires a plan for meals and supplies and funding for case management to remain connected and engaged with the households in the motels. Of course, motel rooms must also be available and, once the economy started opening up again, motels began to have other clients and were often less interested in taking on people who were homeless.
- While there is now more money for rental assistance, there is not enough to support programs to assist people experiencing homelessness. Federal funds are available for prevention (helping to get people caught up on their rent, preventing their homelessness), but not much is being used to help people move into new housing. It is very difficult to find new housing opportunities for people with credit issues, rental history issues, or criminal backgrounds. Funding is needed for things like housing navigation and case management for people with serious and persistent mental health and/or addiction issues.

Additionally, communities were asked, "If you could wave your magic wand, what does your agency need to end homelessness for everyone in your community?" Each community answered in the same way: we lack permanent housing options for people who are homeless. This includes shortages of landlords willing to rent to this population and of available rental units. The fundamental lack of space for people to live is reaching a tipping point. All the vouchers in the world do not create apartments. And without significant investment in building places for people to live and a change in the rules that currently allow landlords to deny a potential renter with a voucher, homeless service providers can only do so much.

Relief and Funding Sources

As our counties, communities, and agencies have engaged in simply heroic efforts to keep as many people as possible safe throughout this pandemic, the state of Wisconsin has confronted challenges to its programs and systems. The state has found, and continues to seek, opportunities to exit the pandemic stronger than we entered it.

State government responded to the needs of people who are experiencing financial and housing instability. On March 26, 2020, Governor Tony Evers announced a 60-day moratorium on rental evictions and housing foreclosures, which provided temporary relief for Wisconsinites affected by the economic downturn. As that



Photo: Jens Behrmann on Unsplash



moratorium ended, the governor announced a new program, the Wisconsin Rental Assistance Program (WRAP). It was administered through the Department of Administration and local Community Action Program (CAP) agencies with CARES Act funding of up to \$3,000 per household to help people avoid evictions. When WRAP concluded at the end of November 2020, over \$28 million had been spent to assist over 14,000 households.

Additional emergency rental assistance for non-entitlement (mostly rural) areas of the state came from the federal Treasury Department, which made available over \$322 million from the Consolidated Appropriations Act of 2021. The Wisconsin Emergency Rental Assistance (WEA) program launched at the end of February 2021 to provide up to 12 months of assistance, plus an additional three months if the state or CAP agency determines the extra months are needed to ensure housing stability and if funds are available. In addition to rental assistance and rental arrears, WEA can help pay for utility and home energy costs and arrears (including internet) and housing stability services which may include case management and other services. As of the last week in August, over \$54 million had been distributed to help over 14,000 households maintain housing in the smaller communities and 68 rural counties served by the WEA program.

Wisconsin state government used other federal sources to assist people in rural Wisconsin who were homeless or housing insecure. About \$22 million of the \$32 million granted to the state from the Emergency Solutions Grant funds provided by the CARES Act was allocated to agencies in the Balance of State CoC area. Over \$12 million in Community Development Block Grant funds provided by the CARES Act went to communities in the area – funding projects and services such as new emergency sheltering, food pantry assistance, rental assistance, hotel vouchers, and other housing/homelessness supports. The state government is looking forward to administering over \$42 million in HOME funds provided by the American Rescue Plan Act this year to support development projects in non-entitlement communities, and on August 24, Wisconsin Governor Evers announced

a new \$200 million Neighborhood Investment Fund grant program, which could be used for affordable housing initiatives.

As we move towards the end of the pandemic era – which we hope will occur soon – Wisconsin state government is committed to addressing issues further exposed by the pandemic. The state is planning on directing funding that may become available in upcoming federal investments in infrastructure from Treasury, HUD, and USDA to promote needed development of affordable permanent housing for low-

and extremely low-income households.

That effort is necessary because the availability of affordable housing remains at the top of the list of issues that need to be addressed if we are to end homelessness as we know it throughout Wisconsin. According to the National Low Income Housing Coalition, over 119,000 affordable units must be developed in this state to meet the needs of extremely low-income households. Another 1,681 units are needed for people experiencing homelessness in the Balance of State's service area. That is 1,303 units for households

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ADVANCING RACIAL EQUALITY

Advancing Racial Equity in Emergency Rental Assistance Programs, Ingrid Gould Ellen et al., NYU Furman Center, Housing Initiative at Penn, and National Low Income Housing Coalition, 2021, https://furmancenter.org/files/Advancing_Racial_Equity_in_Emergency_Rental_Assistance_Programs_-_Final.pdf

The Framework for an Equitable COVID-19 Homelessness Response, <https://housingequityframework.org/>

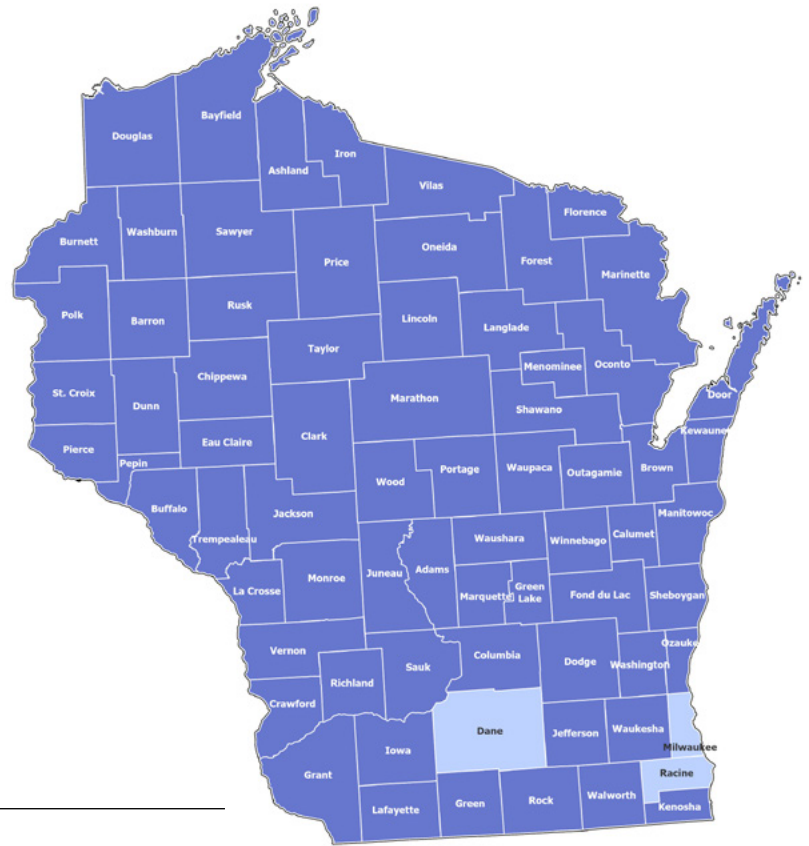
10 Priorities for Advancing Racial Equity Through the American Rescue Plan: A Guide for City and County Policymakers, PolicyLink, 2021, <https://www.policylink.org/resources-tools/american-rescue-plan-10-priorities>

without children (78 percent) and 378 units for households with children (22 percent). This includes 331 households that meet the chronic homeless definition, 57 veteran households, and 137 youth households.

Additionally, the state's Interagency Council on Homelessness is rewriting the state's homelessness plan to better connect the dots for issues affected by housing insecurity and homelessness. This includes a first-time focus on addressing longstanding issues of racial disparities in our homelessness systems and housing markets, which will include equity analysis for state agencies and programs and promotion of homeownership as a form of affordable housing.

Carrie Poser is the Director for the Wisconsin Balance of State Continuum of Care. **Michael Basford** is the Director for the State of Wisconsin Interagency Council on Homelessness.

The Wisconsin Balance of State Continuum of Care covers all but three counties.



RESOURCES FOR THE NEW NORMAL

RESEARCH ON HEALTH IMPACTS OF EVICTION

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Keeping Rural Renters Housed During the Pandemic

NLIHC presents best practices for ensuring rural tenants receive emergency rental assistance.

By Victoria Bourret, Daniel Threet, and Rebecca Yae



Photo: Graciela Martin on Unsplash

The coronavirus pandemic has presented a serious threat to the health of millions of Americans, and the economic downturn sparked by the pandemic has harmed millions of low-income households. The crisis exacerbated pre-existing inequalities, as people with low incomes and people of color have been disproportionately affected. Low-income rural renters already faced unique housing challenges before the pandemic, and they will likewise face unique challenges in accessing emergency assistance to stay housed in the coming months.

Federal efforts to help renters stay stably housed have included moratoriums on evictions and creation of a new Emergency Rental Assistance (ERA) program under the administration of the U.S. Department of the Treasury. Rural renters with household incomes at or below 80 percent of the area median income and experiencing pandemic-related hardships may be eligible for ERA.

Congress has appropriated two rounds of ERA funding with a total of \$46.55 billion. Treasury distributes the funds to states (including the District of Columbia), territories, tribal governments or tribally designated housing entities, the Department of Hawaiian Home Lands, and local governments with more than 200,000 residents. Rural renters are likely covered by their state ERA programs.

Some state ERA programs are entirely centralized, meaning the state agency conducts outreach, provides intake support, processes

applications, and makes payment. Most state ERA programs, however, collaborate with community-based organizations or nonprofits to reach renters in different regions of the state.

ERA programs have struggled significantly in getting money out the door to households in need. Based on data released by the Department of Treasury, by the end of August, ERA programs had only paid out a total of 28 percent of the initial \$25 billion of ERA funding. Program spending and households served have both been steadily increasing since the ERA program began, but by the end of August only seven states and D.C. had paid more than 40 percent of their funds to households and only one-third of localities distributed more than half. While several state and local programs have sped up their fund distribution, many more remain slow.

The National Low Income Housing Coalition (NLIHC) and its partners across the country have been tracking the effort to get emergency rental assistance to households in need. That tracking and related research identifies several broad



Photo: Georgia Advancing Communities Together

challenges to reaching renters at risk, as well as lessons for rental assistance programs trying to ensure that all households in need are served.

Need for Outreach

Slow progress in distributing assistance may stem from several factors, including inadequate outreach and marketing, high barriers in the application process, and limited infrastructure or capacity. A recent study from Urban Institute and Avail indicated that more than half of renters and 40 percent of landlords had not heard of emergency rental assistance,¹ suggesting that programs need to do more to get the word out. Because rural renters tend to be covered by large state ERA programs, they may not receive as much targeted, specialized outreach. Program administrators should consider partnering with trusted community groups and combining traditional methods of marketing with on-the-ground tactics, such as door-to-door canvassing, tabling at community events and institutions, and more.

Emergency rental assistance program administrators and housing advocates have been taking steps to reach out to rural renters and ensure that those in need can access help

Challenges for Tenants

Even when tenants are aware of a local emergency rental assistance program, they may face significant barriers in the application process. Some programs only have applications online, which makes assistance especially difficult to access for rural Americans who are less likely than urban or suburban Americans to have home broadband or own a smartphone.²

Although the Treasury Department has released increasingly flexible guidance, many programs have nevertheless adopted overly stringent documentation requirements, which make it more difficult for renters to apply and may result in more incomplete applications. Program staff also need to review additional documents, which can ultimately increase application processing times. In order to more efficiently and effectively

serve tenants, NLIHC recommends that program administrators allow tenants to self-attest to qualify for eligibility criteria and use direct-to-tenant assistance when landlords do not participate.

Best Practices

Staff capacity and technology were major challenges for many ERA programs³ and are a significant factor in how quickly programs can process applications. Programs have used a combination of strategies to both increase capacity and reduce administrative burden on program staff, such as hiring permanent or temporary staff, collaborating with local organizations, using non-ERA funds to increase capacity, and streamlining documentation requirements for more efficient review.

Emergency rental assistance program administrators and housing advocates have been taking steps to reach out to rural renters and ensure that those in need can access help. According to staff at the Utah Housing Coalition (UHC), one of the best actions the state of Utah took in regards to ERA implementation was to allocate the funding to Community Action Programs, an existing network of agencies already providing housing counseling and resources to homeowners and renters. Every county in the state is serviced by one of the nine agencies. Using an existing network has been invaluable for training, brainstorming, communicating with the state, and knowing the needs of the people they serve.

The Utah Housing Coalition has been hosting a meeting every Thursday since the federal eviction moratorium was put in place in September 2020 in order to keep key stakeholders informed of the latest issues renters across the state are facing. Attendees include administrators of ERA from state and local governments, 211, the courts, the Utah Bar Foundation, legal services, the Community Action Programs, and mediators from urban and rural areas. The meetings provide attendees with the most current information on evictions, what is happening in the courts, updates on the moratorium, and details about outreach efforts.

To increase access to ERA, UHC created a support group for small grassroots agencies doing outreach for ERA. They have been able to supply these organizations with [resources](#), videos, outreach flyers, door knockers, translated material, and a [Renters Toolkit](#) in four languages. Several organizations

from the rural part of the state are included in the cohort and the group is expanding with each meeting with the help of Zoom. The first meeting was devoted to understanding the barriers of the population each serve and ways they may be addressed. The second meeting was devoted to learning about what mediation can do for communities struggling with landlord relationships. The goal of the group is to continue to provide support to members to improve outreach efforts and ensure the program is fully utilized.

In Georgia, FRESH Communities, SOWEGA Rising, Fort Valley State University, and strategic partners including NLIHC state partner Georgia ACT engaged in a “3V Liberation Tour” to bring voters, vaccines, and visions to over 40 cities and towns throughout rural and suburban parts of the state. In addition to helping renters leverage rental assistance benefits, the statewide tour aimed to help Georgians vote safely and securely, provide information and access to the coronavirus vaccine, and educate communities on federal efforts to advance racial equity and support underserved communities.

Several components to the tour were critical to its success. One is the use of a Mobile Technology Unit – an air-conditioned facility containing computers – that traveled to each city in the tour. The mobile unit helped Georgians complete rental assistance program applications and health benefit forms. Another component of its success was the way it packaged multiple forms of assistance, from voter information to vaccinations to legal information provided by Georgia Legal Services.

The public health dangers of the pandemic are clearly not over, and millions of renters continue to struggle with economic hardships caused by job loss, disruption of services, and unexpected expenses. There are significant challenges to ensuring rural renters have equitable access to emergency rental assistance, but housing advocates and program administrators are taking novel measures to publicize available aid, make applying easier, and expedite the delivery of assistance.

Victoria Bourret is Senior Organizer for Housing Advocacy, and Daniel Threet and Rebecca Yae are Senior Research Analysts at the National Low Income Housing Coalition.

ENDNOTES

1. Jung Hyun Choi, Daniel Pang, and Laurie Goodman, With Just a Month Left of the Eviction Moratorium, Many Mom-and-Pop Landlords and Tenants Are Still Unaware of Federal Rental Assistance, June 30, 2021, <https://www.urban.org/urban-wire/just-month-left-eviction-moratorium-many-mom-and-pop-landlords-and-tenants-are-still-unaware-federal-rental-assistance>.
2. Emily A. Vogels, Some Digital Divides Persist Between Rural, Urban and Suburban America, August 21, 2021, <https://www.pewresearch.org/fact-tank/2021/08/19/some-digital-divides-persist-between-rural-urban-and-suburban-america/>.
3. Vincent Reina, et al., Treasury Emergency Rental Assistance Programs in 2021: Analysis of a National Survey, 2021, https://nlihc.org/sites/default/files/HIP_NLIHC_Furman_2021_6-22_FINAL_v2.pdf

RESOURCES FOR THE NEW NORMAL

EMERGENCY BROADBAND BENEFIT

What: Emergency Broadband Benefit program. Offers discounts to low-income people for broadband service and computer purchases during the pandemic. Can be used for a new or existing broadband plan from a participating provider.

From: Federal Communications Commission

Deadline: Ends when funds are exhausted or six months after the federal government declares an end to the pandemic.

Info: Contact a broadband provider, visit <https://www.fcc.gov/broadbandbenefit>, or call 833-511-0311 to receive an application by mail. FCC also offers outreach materials, including handouts in several languages, at <https://www.fcc.gov/emergency-broadband-benefit-outreach-toolkit>.

New Faces at HAC

We welcomed several new HACsters to the team this year. Their work will improve our ability to serve more rural Americans and bolster HAC's efforts to support affordable housing in rural communities.



Daniela Apolito
Senior Portfolio Manager

Since March, Daniela has overseen a range of HAC's lending activities, including closing, disbursement, monitoring, servicing, and asset management. Before joining HAC, Daniela built a career in commercial lending, working with businesses large and small. She was drawn to HAC by our mission of helping rural housing organizations develop quality affordable homes. A prolific (pre-pandemic) traveler, Daniela has visited 16 different countries and values experiencing new cultures.



Yvonne Lowe
Conference Coordinator

A certified Project Management Professional®, Yvonne is helping plan and coordinate HAC's 2021 National Rural Housing Conference this winter. Yvonne comes to HAC with years of experience in event planning, both during her time at FedEx and at her own event planning firm. A resident of the rural community of Claremont, FL, she is passionate about rural development. Though the pandemic has paused her love for travel, Yvonne loves to try new cuisines and explore Florida's waterways.



Natasha Moodie
Applied Community and Economic Development
Stevenson Center Fellow

HAC is excited to welcome a fellow from Illinois State University's Stevenson Center for Community and Economic Development. At HAC, Natasha will be an integral part of the team producing our next issue of Taking Stock, a comprehensive assessment of rural poverty and housing conditions in the United States. A graduate student at Illinois State University, Natasha is completing an M.S. in sociology, with a thesis focused on racially and economically equitable community development practices. Outside HAC and her studies, Natasha tries three or four new vegan restaurants every month, sometimes driving over two hours to try somewhere new!



Alison Duncan
Loan Officer

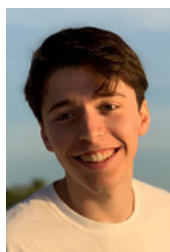
As HAC's newest Loan Officer, Alison underwrites loans to low-income housing developers in rural America. The extensive underwriting process requires her to research the housing needs of the area, understand the financing needs of the project, and determine what loan terms would work for both HAC and the borrower. Coming to HAC from a housing authority, Alison understands what it's like to be on both sides of her desk. With the help of her cat Moses, she's made two quilts during the pandemic.



Cheneè Young
Housing
Specialist

Before Cheneè joined HAC, she served as a Peace Corps volunteer for two years, providing business skills training to rural communities in the Omaheke Region of Namibia. Now, she leverages that experience to provide training and technical assistance to nonprofits, government organizations, and builders of affordable homes across rural America. Cheneè is passionate about eradicating homelessness and is excited to be a part of long-term solutions for rural America's housing challenges.

HAC continues to foster future leaders and develop talent dedicated to building rural communities. During the summer HAC hosted four interns working on housing project finance, rural research, rural policy & advocacy, and organizational management.



Isaiah Milbauer

A double major in Public Policy and Environment Studies at the University

of Chicago, Isaiah came to HAC for the chance to learn more about advancing the diverse communities of rural America, from Alaska Native villages to Appalachian coal country. During his time with us, he worked as part of our policy and development teams, researching the effectiveness of the National Housing Trust Fund, monitoring federal policy developments, and helping to shape HAC's 50th anniversary campaign. Fun fact: Isaiah used to be part of a Yiddish Americana band.



April Grossman

Working from her childhood home in Long Island, NY, with a Shih Tzu

Poodle named Oreo, April helped our Loan Fund report our impact to investors and potential investors. While she had pursued community development before, working on affordable housing was new to her. April is a senior at the University of Virginia's Frank Batten School of Leadership and Public Policy, double majoring in Global Studies and in Public Policy and Leadership. During the summer, she developed infographics, managed relationships with investors, and participated in Fannie Mae's Future Housing Leaders program. She has since been hired part-time to continue her work at HAC.



Kelly Hsu

Kelly came to HAC to help build the American Dream for families like hers, first generation immigrants. This summer, Kelly assisted our Loan Fund's portfolio management team with processing documents and

building reporting. She also took part in Fannie Mae's Future Housing Leaders program. Before interning at HAC, Kelly worked as a marketing media manager. Thanks to Kelly's two dogs, Brie and Tofu (named for her favorite foods) for proving to be such good co-workers during her virtual internship!



Elijah Asdourian

Elijah worked closely with HAC's research, policy, and communications teams this summer. From writing research reports to analyzing datasets and attending congressional hearings, he helped inform

policymakers about rural America. A double major in Economics and History at the University of Chicago, Elijah chose HAC because of our clear, tangible, and impactful mission. This summer he worked from an apartment in Chicago, where he's already visited every stop on the 'L' transit system.



LET'S BUILD SOMETHING TOGETHER



NEED CAPITAL FOR YOUR AFFORDABLE HOUSING PROJECT?

The Housing Assistance Council's Loan Funds provide low interest rate loans to support single and multifamily affordable housing projects for low-income, rural residents throughout the United States and territories.

Capital is available to fund a wide variety of housing development purposes, 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**

**CONSTRUCTION/
REHABILITATION**

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HAC is an Equal Opportunity Lender and Employer





LOAN FUND PORTFOLIO REACHES \$33 MILLION

Over the last year, HAC's Loan Fund has been hard at work lending money to affordable housing developers across rural America. With more than \$17 million lent since September 2020, our Loan Fund's portfolio has reached \$33.8 million. This marks a 50 percent increase in the portfolio's size. This growth in lending has been fueled by HAC's flexibility. From term lengths to debt service coverage ratios, our Loan Fund works with developers to find the right loan product and terms for their project's specific needs. Learn more about HAC's Loan Fund [here](#).

HAC EXPANDING COMMUNITY FACILITIES WORK

Thanks to two grants from the U.S. Department of Agriculture, HAC will work with small towns, including those affected by natural disasters, to build and rehab much-needed community facilities. Community facilities – such as parks, libraries, hospitals, and childcare centers – provide public services for everyone, making neighborhoods a better place to call home. As HAC's Director of Training and Technical Assistance, Shonterria Charleston, puts it, "building rural communities is about more than houses. It's about building the places where people learn, where they grow, and where they get their healthcare." HAC is hiring a Community Facilities Housing Specialist to help us do this work by providing technical assistance to rural organizations. Learn more about the position [here](#) and more about USDA's community facilities programs [here](#).

CITIZENS' INSTITUTE ON RURAL DESIGN HOSTS WORKSHOP WITH PUEBLO OF LAGUNA

On August 10, the Citizens' Institute on Rural Design (CIRD), a leadership initiative of the National Endowment for the Arts in partnership with HAC, began a four-day workshop with the Pueblo of Laguna. CIRD empowers rural communities to use planning, design, and creative placemaking to enhance quality of life and economic vitality. This workshop was no different, focusing on revitalizing the Pueblo of Laguna's main street with a new vendor market that could also serve as a communal space and a hub of commerce and tourism, all united by architecture that felt rooted in the Pueblo's history. Community feedback helped the design to combine the traditional and the modern. It also provided dozens of ideas on material choices, cultural symbols, honoring the four cardinal directions, and even the shape of the market. Learn more about this workshop and CIRD [here](#).





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