HAC stands with local rural organizations and your communities.
As the COVID-19 pandemic moves through our cities, towns and rural places, HAC recognizes that our local partners will likely face additional pressure to respond to the needs of the rural communities you serve. As always, we will be as responsive and flexible as possible to work hand-in-hand with you as this situation progresses. A full statement from HAC CEO David Lipsetz is posted on our website.

Coronavirus resources for rural housing still developing.
HAC is compiling rural-housing-related coronavirus resources online. As this issue of the HAC News is published, USDA Rural Development has released information about how some, but not all, of its programs are addressing the crisis. In response to a March 17 HAC letter requesting that more information be shared with stakeholders, Rural Housing Administrator Bruce Lammers said the agency is “working to provide thoughtful direction regarding these issues.”

- RD is expected to release answers to frequently asked questions on multifamily housing on March 19 or 20.
- The Section 502 guarantee program is operating normally. Lenders are encouraged to use existing options to help borrowers as needed.
- A USDA press release stated that “RD will issue guidance to our Single-Family Housing Direct borrowers to ensure they can . . . seek payment assistance if needed.” HAC has not seen the guidance yet.

HAC will post additional details as they become available. To suggest items to post, please contact Leslie Strauss, HAC, leslie@ruralhome.org.

Housing relief expected to be in next coronavirus emergency bill.
Relief targeted specifically to housing and homelessness issues is not included in the Families First Coronavirus Response Act (H.R. 6201), signed into law by President Trump on March 18. Such aid is likely to be addressed – along with many other things – in another relief package currently being negotiated. Many state and local governments are taking housing-related steps as well, such as suspending evictions.

Coronavirus testing and treatment will not count for public charge rule.
U.S. Citizenship and Immigration Services has announced that testing, treatment and preventative care (including vaccines) related to the coronavirus will not be considered in determining whether a non-citizen is or may become a “public charge.”

FHA and FHFA halt evictions and foreclosures for homeowners.
HUD has announced a 60-day moratorium on foreclosures and evictions for single-family homeowners with mortgages insured by the Federal Housing Administration. FHA updates will be posted online. The Federal Housing Finance Agency has also offered relief for single-family homeowners with mortgages backed by Fannie Mae and Freddie Mac, imposing a 60-day moratorium on foreclosures and evictions, as well as up to 12 months’ suspension of mortgage payments for homeowners impacted by
the coronavirus. For more information, homeowners should contact the bank where they make mortgage payments.

**ReConnect broadband application deadline now March 31.**
USDA has extended the application period for ReConnect loans, grants and loan/grant combinations to facilitate broadband deployment in rural areas. The new deadline is March 31. For more information, visit [https://reconnect.usda.gov](https://reconnect.usda.gov) or contact Laurel Leverrier, USDA, 202-720-9554.

**Deadline corrected for applications for priority points based on regional development plan.**
As reported in the March 10 HAC News, applicants for community facilities, water and waste, or business programs may be eligible for extra points if their projects support strategic economic and community investment plans. RD has clarified that the deadline to request extra points is June 30 or the program application deadline, whichever comes first. For more information, contact a USDA RD state office.

**HAC encourages 2020 Census responses by mail, phone and online; field operations suspended.**
2020 Census forms and instructions should arrive by mail March 12-20. The Census is supposed to count every resident in the U.S., and HAC encourages everyone to respond by mail, by phone or online. The numbers are used to determine how billions of dollars of assistance are distributed, as well as how representation in Congress is divided. The 2020 Census does not ask about citizenship or documentation. It is illegal for the Census Bureau to share respondents’ information with any other government agencies, including law enforcement or immigration. Because of the coronavirus emergency, the Census Bureau has suspended field operations until at least April 1.

**FHFA sets expectations for Fannie and Freddie plan updates for underserved markets.**
Fannie Mae and Freddie Mac will be required to meet more stringent requirements in their 2021-2023 plans for fulfilling their Duty to Serve obligation in underserved markets including rural areas, rental housing preservation and manufactured housing. The HAC News will continue to follow development of the plans.

**Recent publications and media of interest**
- **Can Housing Interventions Reduce Incarceration and Recidivism?** describes how stable and affordable housing and supportive services could help people stabilize after release from jail and reduce the likelihood of recidivism.
- **Connecting Health & Housing in Rural America**, a webinar hosted by Enterprise Community Partners, focuses on the intersection between housing and health as it manifests in rural areas. The speakers explore potential avenues for partnership between rural housing developers and the healthcare providers in their communities. View the recording here, or download the presentation.
- **Does Information About Climate Risk Affect Property Values?**, a working paper from the National Bureau of Economic Research, reports that the housing market’s failure to account for the financial risk of homes located in floodplains has resulted in homes across the U.S. being valued at $34 billion more than they would if proximity to flood zones were incorporated into prices. Separately, U.S. House of Representatives subcommittees recently held a joint hearing on capturing better data about flood risk to improve disaster preparedness.
- **The Gap: A Shortage of Affordable Rental Homes** is an annual analysis by the National Low Income Housing Coalition. This year it reports that extremely low-income renters in the U.S. face a shortage of 7 million affordable and available rental homes. Only 36 affordable and available homes existed for every 100 extremely low-income renter households in 2018. This year’s report also examines in greater detail the racial inequities of the nation’s housing shortage.
• **Hoosier Housing Ready Toolkit: Ten Steps to Success for Rural Counties** from the University of Indiana Center for Rural Engagement includes broad guidance and helpful worksheets about assessing a housing market, engaging local stakeholders and locating possible sites.

**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).*