Next coronavirus relief bill remains uncertain, HAC says “don’t leave rural America behind.”

“Don’t Leave Rural America Behind in Coronavirus Recovery,” an April 16 opinion piece written by HAC CEO David Lipsetz for The Hill, warns that “unless proactive and deliberate steps are taken to bolster rural communities, they are at risk of seeing a repeat of the lasting damage done by the Great Recession.” Congress and the Administration have not been able to agree on what should be included in the fourth measure addressing the pandemic. To be adopted before the House and Senate reconvene (currently expected to be May 4), a bill would need to be approved by both chambers without objections from any members present in Washington, DC.

Federal agencies continue to issue coronavirus information.
HAC posts ongoing updates online covering agency actions, upcoming webinars, media coverage and more. USDA RD’s most recent releases include an April 15 update of the summary of actions it has taken and an April 13 FAQ Part 2 document addressing multifamily housing questions. For the HOME program, HUD recently provided memos on waivers and suspensions of HOME requirements and on those specifically applicable to use of tenant-based rental assistance. HUD mortgagee letters cover a variety of subjects for lenders. Documents on CDBG include a memo on CARES Act flexibilities and a guide to uses of CDBG for coronavirus response.

HUD Fair Housing Initiatives funds offered.
Competitive grants are offered under three initiatives: the Fair Housing Organizations Initiative, the Private Enforcement Initiative and the Education and Outreach Initiative. The deadline for all three competitions is May 11. For more information, contact Myron Newry, HUD.

HHS extends deadline for rural opioid response funding.
May 26 is the new applications due date for the Rural Communities Opioid Response Program – Implementation. Nonprofits, for-profits and tribes are eligible for grants to provide prevention, treatment and recovery services in HHS-defined rural areas. For more information, contact Allison Hutchings, HHS, 301-945-9819.

HAC responds to CRA modernization plan.
Expressing strong support for the Community Reinvestment Act, HAC recently submitted comments to federal regulators explaining its numerous reasons for not supporting their proposal to modernize CRA regulations. Efforts and ideas in the plan to improve CRA’s reach and effectiveness in rural communities, HAC wrote, are far outweighed by a considerable number of ill-conceived and unsubstantiated aspects of the plan that run counter to the intent, value and effectiveness of CRA.

Online tools help people claim stimulus payments.
Rather than requiring simple tax returns from those who usually do not file returns, as it had previously announced, the IRS has developed a web portal for non-filers to provide the information necessary to receive Economic Impact Payments under the CARES Act. Another tool enables those who did file tax returns to check the status of their payments. More information is on the IRS website. The Center on Budget and Policy Priorities explains How to File Taxes if You’re Experiencing Homelessness; note that this information was developed before the CARES Act was passed, so it does not cover Economic Impact Payments.
Census Bureau requests delay in data schedule.
The Census Bureau, which earlier suspended field operations for the decennial census, now hopes to resume in-person visits for data collection in June. It has asked Congress to change the law establishing deadlines for data provision, so that it could finish data collection on October 31, 2020 and provide redistricting data to the states by July 31, 2021, four months later than the current deadline. The bureau says over 48% of households have already responded to the census. In rural places, however, the response rate is much lower: 39% in nonmetro counties that are adjacent to metro areas and 34.3% in non-adjacent nonmetro counties, according to the Daily Yonder. An analysis by HAC Research Director Lance George suggests the lower rural response rates may be because the Census Bureau has not yet been able to hand-deliver forms to places that are hard to reach by mail. HAC encourages everyone living in the U.S. to respond to the Census – even if they have not yet received a form – by mail, by phone (844-330-2020 in English; separate lines are available in other languages) or online.

National groups address coronavirus-related discrimination based on race or disability.
The NAACP is collecting information about civil rights violations during the pandemic. It offers information as well, including a guide for public officials to remediate some of the issues disproportionately affecting communities of color. A National Fair Housing Alliance publication explains how fair housing requirements protect against discrimination for people who have COVID-19 or are perceived to have it.

Indian Country faces “disproportionate economic impact and uncertainty.”
A Center for Indian Country Development survey of tribes and tribal organizations found that because of the coronavirus pandemic tribes have imposed social distancing measures to protect members, many have had to reduce staff, and most expect the economic impact to worsen over time. In some tribal communities as many as 30% of jobs are in the service sector, compared to an average of 18% across the U.S., and employment in entertainment, recreation and other hard-hit industries is also greater than average. Similarly, a survey by the National Fair Housing Alliance found that the vast majority of Native-serving Community Development Financial Institutions expect to be harmed by the economic downturn.

FEMA relief for coronavirus disaster explained.
Working with FEMA to Address COVID-19 Housing and Homelessness Needs, a toolkit published by the National Low Income Housing Coalition, describes what assistance is available from FEMA based on President Trump’s March 13 national emergency declaration and the separate disaster declarations that are now also in place for each state and territory and for numerous tribes. NLIHC has also produced a summary of resources offered under the emergency declaration. FEMA has not made available most of the types of aid described in HAC’s disaster guide, Picking Up the Pieces: Restoring Rural Housing and Communities after a Disaster.

Temporary rule allows flexibility for employers to use H-2A farmworkers.
Effective when the rule is published in the Federal Register, growers will be allowed to hire workers with H-2A visas who are already in the country. In addition, H-2A workers will be permitted to stay in the U.S. beyond the current three-year maximum time period. These provisions add to previously announced efforts that ease hiring of H-2A applicants.

Federal Reserve Board seeks nominations for Community Advisory Council.
Apply by June 5 for the Community Advisory Council, a group of experts and representatives of consumer and community development organizations and interests that meets twice a year with the Fed’s Board of Governors. Members provide a range of perspectives on economic circumstances and financial
services needs of consumers and communities, particularly low- and moderate-income. For more information, contact Jennifer Fernandez, Fed, 202-452-2412.

**HUD posts 2020 income limits.**
The income limits, used to determine eligibility for a variety of housing programs, became effective April 1.

**Recent publications and media of interest**
- **Advocates’ Guide 2020: A Primer on Federal Affordable Housing & Community Development Programs** is an annual update from the National Low Income Housing Coalition.
- **COVID-19 Stories and Resources** offers information, media coverage, opinions and a Check on Your Neighbor feature from the Rural Assembly.
- **The Farmworkers Putting Food on America’s Tables are Facing Their Own Coronavirus Crisis**, a CNN report, describes the health concerns of these essential workers – including overcrowded housing – and the uneven response from their employers.
- **Immigrant Eligibility for Public Programs during COVID-19**, compiled by the Protecting Immigrant Families Campaign, explains what health care, cash assistance, food assistance and unemployment insurance is available and what is included in public charge determinations.
- ‘**It Really is the Perfect Storm**: Coronavirus Comes for Rural America** uses rural Washington state as an example of the ways numerous factors combine to make rural places vulnerable.
- **Rural Areas with Seasonal Homes Hit Hard by COVID-19**, a study from the Carsey School of Public Policy, reports that counties where more than 25% of the housing units are inhabited only part time are experiencing coronavirus at a higher rate than even many urban areas. Anecdotally, some wealthier urbanites are waiting out the pandemic in their second homes and may have brought the virus with them, but testing rates and high median ages may also help explain the difference.
- **Rural Housing Losses Feared Despite Rescue Spending** describes the shortcomings for rural places of the housing relief included in the CARES Act.
- **Small-Town Hospitals are Closing Just as Coronavirus Arrives in Rural America** highlights a trend. Rural America has faced depopulation for decades and those who stay tend to be older, poorer, sicker, and less insured. Nine small-town hospitals have already closed this year, partly because states that have not expanded Medicaid receive limited federal reimbursements.
- **UnidosUS CARES: Explaining COVID-19 Relief for Latino Families** is a video series in English and Spanish.

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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.
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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).