TOP STORIES

Coronavirus relief bill may include eviction moratorium extension, rent aid and unemployment relief.
On December 17, congressional leaders continued to negotiate the terms of legislation based on the Emergency Coronavirus Relief Act of 2020, which was proposed by a bipartisan group of senators and representatives. The proposal would extend the CDC eviction moratorium through January 31. It would not add funding for any HUD or USDA housing programs, but would provide $25 billion in rental aid to be distributed to state, local and tribal governments via the Coronavirus Relief Fund. The final agreement is also expected to provide another round of direct payments to individuals and revive the Paycheck Protection Program. It is likely to provide supplemental unemployment benefits as well, although there could be a delay before states can get the funds out later in January.

FY21 federal funding deal pending.
Action on a final omnibus appropriations bill covering the rest of fiscal year 2021 has been delayed pending resolution on a coronavirus relief measure. The omnibus bill’s text has not been released. Final funding levels for USDA and HUD housing programs will be similar to FY20 amounts, with compromises where the House and Senate proposals for FY21 differed. The current continuing resolution expires at midnight on December 18, so another short-term CR may be needed to keep the government open while discussions on the coronavirus bill extend over the weekend.

Biden names Vilsack as USDA Secretary, Fudge for HUD.
President-elect Joe Biden has selected Tom Vilsack, who was Secretary of Agriculture throughout the Obama Administration, to fill the same position again. He named Rep. Marcia Fudge (D-Ohio) to be Secretary of Housing and Urban Development. A HAC statement congratulates both nominees. HAC looks forward to working with them in their new roles to place a renewed focus on the needs of rural communities.

HAC’s virtual symposium highlighted rural resiliency.
Hundreds of rural housing developers, government officials, community members and housing advocates attended HAC’s virtual Rural Housing Symposium: Recovery Through Resiliency on December 3, exploring how the communities we all serve can move forward together from this difficult year. Recordings of the entire day and of individual panels are posted on HAC’s YouTube channel.

OPPORTUNITIES

Rural Energy Savings Program loans offered.
USDA’s Rural Utilities Service is now accepting applications for the Rural Energy Savings Program, which makes loans to intermediaries that re-lend the funds to rural residents and small businesses to implement energy efficiency measures. The funds can also be used to replace a manufactured housing unit with another manufactured housing unit if the

RuralSTAT
According to the most recent data from the Bureau of Labor Statistics, 1.1 million workers outside metropolitan areas are unemployed. Source: HAC tabulations of Bureau of Labor Statistics LAUS data.
replacement would be more cost effective in saving energy. Letters of intent will be reviewed as received. For more information, contact Robert Coates, RUS, 202-260-5415.

**CORONAVIRUS**

**COVID-19 cases surpass 2.2 million in rural America.**
As of December 3, there were more than 2.2 million reported cases of COVID-19 and approximately 38,000 associated deaths in communities outside metropolitan areas. HAC’s most recent data analysis found that between November 3 and December 3, communities outside metropolitan areas reported 859,000 new cases of COVID-19, a 63% increase in one month.

**ERS examines coronavirus and recession.**
The USDA Economic Research Service released the 2020 edition of its Rural America at a Glance report on December 17, focusing on how the pandemic and the ensuing recession have impacted demographic and economic conditions in rural areas. ERS will host a webinar on December 18 presenting findings from the report.

**Many families with children are struggling.**
Kids, Families and COVID-19: Pandemic Pain Points and the Urgent Need to Respond, published by the Annie E. Casey Foundation, presents state-level data on financial stability, hunger, education, health insurance and mental health before and during the pandemic. It recommends immediate action by federal, state and local decision makers.

“‘The most lopsided economic event imaginable’: Wave of evictions threatens Black, Latino tenants.”
A Politico article describes how evictions could further exacerbate health disparities and risks of COVID-19 infections by forcing families to move to doubled-up cramped quarters or out on the street. A relief package from Congress and eviction moratorium extension can prevent long-term negative consequences to economic and mental health.

**REGULATIONS AND FEDERAL AGENCIES**

**USDA RD issues temporary appraisal authorization.**
An Unnumbered Letter dated December 7, 2020 provides temporary authorization regarding appraisals for Section 502 direct and Section 504 financing. Through September 30, 2021, self-help grantees, certified loan application packagers and USDA-approved intermediaries can order appraisals from local entities so long as they meet certain requirements. For more information, contact an RD office.

**Final rules for faith-based organizations adopted by agencies including USDA and HUD.**
Revisions to existing regulations for faith-based organizations’ participation in federal programs will take effect on January 19 under a final rule first proposed by USDA and others in January 2020 and by HUD in February. Among other changes, faith-based organizations will no longer be required to offer referrals to other providers and will be able to claim nonprofit status without obtaining a Section 501(c)(3) determination.

**Flexibility for hiring H-2A farmworkers extended to June.**
The Department of Homeland Security has revised its permission for farmworkers with H-2A visas to begin work for new employers without first leaving the U.S. The change, previously applicable when employers

“SpaceX gets almost $900 million in federal subsidies to deliver broadband to rural America.” The Federal Communications Commission has awarded SpaceX funding to explore providing broadband internet access to rural communities via satellites, CNN Business reports. SpaceX’s plan involves a yet unproven approach that will, if it works, rely on thousands of satellites to beam internet access back to households. This was just one of several grants, most going to more traditional internet providers, seeking to improve high speed internet access in rural areas.

PUBLICATIONS AND MEDIA

“LIHTC in Rural Persistent Poverty Counties.” A Freddie Mac white paper highlights the importance of the Low-Income Housing Tax Credit program in developing affordable housing in lower-income rural areas. Over 40% of the multifamily stock in rural persistent poverty counties received assistance from LIHTC.

Coastal flooding risk to affordable housing is growing, report says. Climate Central, a climate change research organization, calculates that the number of affordable units in the U.S. exposed to coastal flooding will more than triple by 2050. Sea Level Rise and Coastal Flooding Threaten Affordable Housing is a scientific report published in Environmental Research Letters, supplemented by interactive maps and a non-technical report that includes links to other online resources.

Fact sheet offers strategies on how community development can end homelessness. “Preventing and Ending Homelessness: Community Development’s Role,” a new publication by the Build Healthy Places Network and NeighborWorks America, highlights the convincing evidence that ending homelessness improves health outcomes. This publication offers information on permanent supportive housing, the intersection of housing and health, case studies and tools for community development practitioners.

HAC

HAC remembers Bill Powers. The affordable housing community has lost a dear friend and advocate: Bill Powers, one of HAC’s first staff members and later board member and chair, passed away on Thanksgiving Day. You can read HAC’s tribute and share memories of Bill on HAC’s facebook page.

Happy holidays from HAC. With the holiday season upon us, HAC would like to take a moment to reflect on 2020. We have mourned the loss of family and friends to COVID-19, celebrated the focus on racial justice and longed for a more civil society. We know every American needs a safe, stable and affordable home like never before and we thank our allies, local partners, sponsors and supporters for your support this year. Our full holiday message is posted here.
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).