



RURAL DEVELOPMENT COVID-19 Measures for Rural Communities



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Please note the information included is current as of 5/21/2020 and subject to change

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State Director Brenda Iokepa-Moses uses her leadership experience to oversee Rural Development programs in a customer-focused manner to restore prosperity in rural Hawaii, American Samoa and the Western Pacific. She brings to Rural Development a history of hands-on work with farmers and ranchers in soil and water, horticultural practices and land lease and purchasing negotiations. Her planning and operations employment with owners of rural land in Hawaii has given her decades of experience in establishing common ground between farmers and property owners to benefit the future of agriculture.

Online COVID-19 Resources

- New COVID-19 Website
- Daily updates with stakeholder announcements and resources for rural lenders
- FAQs for borrowers
- Links to USDA COVID-19 website

rd.usda.gov/coronavirus



Rural Development COVID-19 Response

HOME > CORONAVIRUS RESPONSE

Coronavirus.gov CDC USDA

Updated April 14, 2020 — USDA Rural Development has taken a number of immediate actions to help rural residents, businesses, and communities affected by the COVID-19 outbreak. Rural Development will keep our customers, partners, and stakeholders continuously updated as more actions are taken to better serve rural America. Please bookmark this page and check back regularly as circumstances are changing daily and the width and depth of our responses to your questions and concerns will certainly increase. A PDF of all Immediate Actions to date is available in [English](#) and [Spanish](#).

COVID-19 Federal Rural Resource Guide
A resource for rural leaders looking for federal funding and partnership opportunities to help address this pandemic.

Responding to COVID-19
Rural Americans rising to the occasion and helping during this difficult time.

Online COVID-19 Resources (cont.)



COVID-19 Federal Rural Resource Guide

USDA and its Federal partners have programs that can be used to provide immediate and long-term assistance to rural communities affected by the COVID-19 outbreak. These programs can support recovery efforts for rural residents, businesses and communities through:

- technical, training, and management assistance;
- financial assistance; and
- state and local assistance.

This resource matrix organizes funding opportunities identified in the CARES Act and other federal resources that can help support rural America. Opportunities are categorized by customer and assistance type.

For more information on the immediate actions USDA is taking to respond to COVID-19, visit usda.gov/coronavirus.

For the latest news from the CDC on COVID-19, visit coronavirus.gov.

- Developed Federal Rural Resource Guide to serve as a one-stop shop of federal programs that can be used by rural communities impacted by the COVID-19 pandemic.

- Find this and other information at rd.usda.gov/coronavirus

RD Programs: COVID-19 Immediate Actions

Rural Housing Service

Single-Family Housing Direct and Guaranteed Programs

- Issued 60 day moratorium on foreclosure and evictions
- Payment Moratoriums and Assistance
- Modified appraisal reporting, repair inspections, and employment verification

Multi-Family Housing Programs

- Eviction and penalty protection due to non-payment of rent
- Forbearance extension for property owner borrowers

Community Facilities Direct and Guaranteed Loan Program

- Direct loans may receive up to one year of payment deferrals
- Guaranteed Lenders may offer 180-day loan payment deferrals

RD Programs: COVID-19 Immediate Actions

Rural Utilities Service

Water and Waste Disposal Loan Guarantee Program

- Lenders may offer 180-day loan payment deferrals without prior RD consent

Telecom

- Extended the ReConnect Application deadline to April 15th
- Extended deadline for borrower audit submissions for 60 days

Electric

- Extended deadline for borrower audit submissions for 60 days; historically due April 30th

Other Actions

- RUS Administrator to consider requests to waive certain site inspection requirements during COVID-19 emergency to prevent project delays.
- Allowing applicant to utilize alternative methods to notify the public such videoconferences, teleconferences, and public notices on websites.

RD Programs: COVID-19 Immediate Actions

Rural Business Cooperative Service

- Lenders may offer 180-day loan payment deferrals on Business and Industry Loan Guarantees and Rural Energy for America Program Loan Guarantees without prior consent from RD.
- Intermediary borrowers participating in the following programs may approve loan payment deferrals for their borrowers without RD approval.
 - Intermediary Relending Program
 - Rural Business Development Grant
 - Rural Economic Development Loan and Grant
 - Rural Microentrepreneur Assistance Program
- Extended application deadline for the Rural Business Development Grant to April 15th.

CARES Act Implementation

Business and Industry CARES Act Program

- Appropriated \$20.5 Million in budget authority; supporting up to \$1 Billion in program-level funding
- Program specifics:
 - Loans must be to prevent, prepare for, or respond to the economic challenges created by the coronavirus pandemic.
 - Loans must be used for working capital.
 - Maximum allowable repayment terms are increased to 10 years.
 - Agricultural producers who do not meet criteria for USDA Farm Service Agency loans are authorized to use this program.
 - Eligible loan purposes include payroll costs, healthcare benefits, salaries, principal and interest payments, rent/leases, utilities, inventory and supplies.
 - All loans will be guaranteed at 90 percent with a 2 percent guarantee fee and a 0.5 percent (50 basis points) annual renewal fee.

CARES Act Implementation (cont.)

ReConnect

- Appropriated a \$100M set-aside for grants; priority for grant applicants unfunded in Round 1.
 - Funding set-aside gives priority to applications that were unsuccessful in Round 1 due to the 100% unserved requirement but meet Round 2's 90% unserved requirement.
- Implemented via Federal Register Notice. ReConnect Round 2 application window is now closed.

Distance Learning and Telemedicine

- Appropriated \$25M to support DLT grants
- Implemented via Federal Register Notice; application window opened April 14th and closes July 13th

Single Family Housing and Multi-Family Housing Assistance

- Lenders must provide immediate forbearance when requested on guaranteed loans for up to 180 days. Penalties and fees may not be charged during the forbearance period.
- Multi-family borrowers may not evict tenants for non-payment of rent for the next 120 days.
- Implemented via Stakeholder Notice



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