



# RPD Rural Delivery

New York State Rural Housing Coalition, Inc.

April, 2016

## Just A Little Bit Late

In a marathon session running into the early morning hours of April 1st, the New York State Legislature and Governor Cuomo succeeded in reaching agreement on nine separate bills that constitute the State Budget for 2016-2017. Affordable housing programs received substantial funding increases for a range of existing programs and the promise of several new initiatives for the coming year. Rural and Neighborhood Preservation Companies can expect to see an increase of more than \$3,000 in their annual contracts over last year's funding levels thanks to additional funds that were negotiated by the Legislature. Although there had been a push to secure an increase in technical assistance and training funds through the Rural and Neighborhood Coalitions, those programs remain flat funded in the new budget.

The new Senate Housing Chair, Betty Little (R, Queensbury) succeeded in securing \$2 million for a new Mobile Home Replacement Program that will allow not-for-profit and municipal sponsors to provide grants in the form of deferred loans of up to \$100,000 to replace dilapidated mobile homes on owned property with site built, modular or manufactured housing. The budget mandates a 7 ½ percent fee for planning and program

administration. The Mobile Home program contained in the budget should be seen as a demonstration program and Senator Little has introduced a bill ( S.6954) to create a permanent Mobile Home Replacement Program which she hopes to pass before the end of the current Legislative Session.

The Rural and Urban Community Investment Fund received an increase from \$17 million in last year's budget to \$31.250 million this year. The Community Investment Fund was created to assist communities with the creation and improvement of affordable housing, and the commercial, retail and community facilities related to mixed-use affordable housing developments. Rural communities are allocated 40% of the CIF which will provide some \$12.5 million for projects in small towns and rural areas.

Details of the largest affordable housing component of this year's State Budget remain to be worked out. Governor Cuomo's executive budget contained nearly \$2 billion to support a "comprehensive multi-year" housing program that would provide funding for a range of new and existing housing programs including the major capital and LPA programs. The final budget agreement includes language that will make the allocation of these funds

subject to a Memorandum of Understanding between the Governor and the two houses of the State Legislature. It is expected that the final agreement will be reached over the next several months and *may* provide additional funding for the Mobile Home Replacement program, for a new Senior Housing Development Program as well as for New York Main Street, RESTORE, Access to Home, the Affordable Housing Corporation and others.

Further information on the State Budget will be discussed at the RPC Peer to Peer trainings slated for later this Spring. Those sessions will be held on May 18th in Troy, May 20th in Tupper Lake, June 7th in Owego, and June 8th in Lyons.

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**Rural Delivery**

Rural Delivery is published by the  
New York State Rural Housing Coalition, Inc.

The Coalition is a non-profit statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers.

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Rural Delivery is published monthly and delivered electronically to a mailing list of 200 community development professionals and policy makers.

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## Bits and Pieces...

### Board Meeting

The next meeting of the Board of Directors of the Rural Housing Coalition will be held on April 21st in Albany.

### RUPCo Wins NYSERDA Award

The Lace Mill project in Kingston is the recent recipient of NYSERDA's Trailblazing Program Award for low rise residential new construction. The renovation of the 1903 industrial building into 55 apartments included water to air heat pumps, energy recovery ventilation, a condensing boiler with a cooling tower, and precision air sealing techniques. A rooftop solar array generates 160 KW of power for the building's common areas.

### \$1.2 Million In AHC Awards Announced

The latest round of AHC funding awards have been released for programs in Syracuse and Corinth. The description of the awards is found at [www.governor.ny.gov/news/governor-cuomo-announces-12-million-state-grants-purchase-and-repair-homes-low-and-middle](http://www.governor.ny.gov/news/governor-cuomo-announces-12-million-state-grants-purchase-and-repair-homes-low-and-middle).

### Postal SNAFU

Just a reminder, the Rural Housing Coalition's annual appeal is on the streets, so please respond to the best of your ability.

This year, we encountered a rather frustrating problem with the delivery of the annual appeal. If you have not received that mailing from us, please send an email to Lorraine Wynne at [lorraine@ruralhousing.org](mailto:lorraine@ruralhousing.org), so that she can make sure you receive this mailing. Your ongoing financial support is critical to the mission of the Coalition and we are grateful for any level of support that you are able to provide.

Federal and U.S. military employees can support the Rural Housing Coalition through the annual Combined Federal Campaign (CFC). If you are a federal government or military employee and would like to donate through the CFC, please enter CFC code #9614 on your pledge card during the next fund drive.

## Recent RRP Changes

On February 10, 2016, the US EPA published a final rule making several revisions to the Renovation, Repair and Painting (RRP) and Lead-based Paint Activities Programs. The revisions will improve the day-to-day function of the programs by reducing burdens to industry and EPA, and clarifying language for training providers.

First, the Agency removed jurisdictions under the Lead-based Paint Activities program. Eliminating jurisdictions will lower burden and costs for applicants because they will send fewer applications and pay less in fees. Starting from the date the rule is published, training providers, firms and individuals no longer have to send an application and fees to EPA for the purpose of adding additional EPA-administered jurisdictions to their certification or accreditation. From this point forward, when a regulated entity applies to EPA and receives certification in the Lead-based Paint Activities Program, it will be able to work in any EPA-administered jurisdiction. Those that were accredited or certified before the rule was published can use a valid certificate for any EPA-administered jurisdiction to perform work in the other EPA-administered jurisdictions.

Second, EPA modified the requirement that the renovator refresher training course have a hands-on component under the RRP program. Under the final rule, renovators can take a refresher course without the hands-on training every other time they get certified. A course without hands-on training can be taken completely online. Renovators who take the online training will be certified for three years; renovators who take the hands-on training will be certified for five years. Modifying the hands-on requirement will give renovators easier access to trainings saving them time and money, and possibly resulting in a higher number of renovators taking the refresher course.

Third, EPA is adding clarifying language to the requirements for training providers under both the RRP and abatement programs. Adding language to clarify what constitutes a violation would make the regulations consistent with other lead-based paint program regulations. This does not change any requirements for training providers.

You can find information about the rule and a pre-publication copy of the Federal Register notice on EPA's Lead Program website at [www.epa.gov/lead](http://www.epa.gov/lead).

## Save The Dates

The 2016 series of Peer To Peer Trainings will be held in May and June. These meetings provide an opportunity for Rural Preservation Companies to gather and discuss common challenges and issues facing their regions. All the meetings will begin at 10:00 AM and conclude by 3:00 PM. There will be a \$15/person charge for the provided lunch. This year, part of the discussion will cover partnership opportunities for working with other housing providers in the region, such as Habitat for Humanity. This will help with updates to strategic plans or community needs assessments, as well avoidance of duplicated effort.

The training dates are:

**May 18th-** ROUSE, RPC will host this session at the Brunswick Hills apartment complex outside of Troy. This session will cover the Capital District, Hudson Valley, and eastern Mohawk region.

**May 20th-** The Wild Center, Tupper Lake, NY. This session will cover the Adirondacks region.

**June 7th-** Tioga Opportunities will host this session at the Countryside Community Center in Owego. This session will cover the eastern Southern Tier, portions of the eastern Finger Lakes and Catskills regions.

**June 8th-** CASH, Inc. will host this session at the Community Co-op at Newberry in Lyons. This session will cover the western New York region.

More details will be provided in upcoming promotional materials.

### Please Note!

For operators of HUD-funded rehab programs, there are additional rules regarding working with home health hazards.

Be sure to understand those rules as well, in order to avoid monitoring findings.

## Funding Available

The Office of Community Renewal is currently soliciting applications for Economic Development and Small Business Assistance. The New York State CDBG Economic Development program consists of three funding activities: Economic Development, Small Business Assistance, and Microenterprise. Eligible applicants must apply on behalf of the business seeking CDBG funds. Awards are made to the applicant community and not directly to businesses. Economic development funds are flexible and can be used for most legitimate business purposes.

For more information, visit [www.nyshcr.org/Programs/NYS-CDBG/EconomicDevelopment.htm](http://www.nyshcr.org/Programs/NYS-CDBG/EconomicDevelopment.htm).



## Project Profile: Niagara Community Action

*In our regular feature, Rural Delivery invites members of the Rural Housing Coalition to highlight their community development projects and programs in the pages of this newsletter. This month, we are pleased to present the Niagara Community Action Program. In their own words, here is their story:*

The Niagara Community Action Program, Inc., known locally as Niagara CAP, is part of a nationwide and statewide network of community action agencies that address the needs of the economically disadvantaged. The agency serves the entire county from offices in North Tonawanda, Lockport, and a number of sites in the City of Niagara Falls.

Niagara CAP, incorporated in October 1966, was designated by the Niagara County Legislature as the county's official anti-poverty agency. Sole responsibility for governing the agency rests with its 15 member Board of Directors. The agency currently operates with a 30 member staff supplemented by approximately 40 volunteers. Niagara CAP is dedicated to reducing poverty in a collaborative effort by initiating and conducting programs of self-sufficiency. Our ultimate goal is to empower individuals and families to reach their fullest potential.

### **Summary of Programs and Services**

#### **Food Bank Distribution Center**

Niagara CAP operates a warehouse which receives food from the Food Bank of Western New York, local supermarkets, and other sources. It distributes the food to 40 food providers in Niagara County. Niagara CAP also operates three emer-

gency food pantries. Agency staff provide information on planning and shopping strategies for those seeking assistance.

#### **Nutrition Outreach and Education Program**

The purpose of this program is to increase participation of eligible county residents in the food stamp program. This involves helping people with the preparation and submittal of applications.

#### **Clothing Distribution**

New and used clothing is received from local merchants and the general public and distributed at no cost to the needy. A "Professional Clothes Closet" is maintained to help clients dress appropriately for job interviews.

#### **The Weatherization Program**

This program assists families in reducing heat loss in their homes and apartments.

#### **The Rural Preservation Program**

This program was developed to improve the housing conditions of economically disadvantaged rural residents in Niagara County through home repair and renovation. Approximately 20 single family, owner occupied homes are rehabilitated in this manner.

#### **Back Rent, Mortgage, and Utility Assistance**

Niagara CAP provides financial support to families who need assistance in paying their rent, mortgage or utility bills. Funding from FEMA, the United Way, and an ESG grant from the City of Niagara Falls support this program.

#### **Fair Housing Advocacy**

Niagara CAP serves as Niagara County's Fair Housing Agency. It is responsible for resolving complaints of discrimination in the sale

or rental of housing. Niagara CAP receives complaints and has a referral relationship with a Buffalo-based agency to assist in resolution of complaints that can not be addressed locally. Niagara County funding makes this program possible.

#### **Community Child Care Clearinghouse of Niagara**

This program provides information on a variety of services needed by parents, child care providers, employers, and the general community. Parents are given information about licensed and registered child care centers and family child care homes. Providers can receive information, training, and technical support toward becoming officially registered family child care providers.

#### **Child Care Registrar Program**

Niagara CAP is responsible for registering of family child care homes and school-age child care programs located throughout Niagara County. The responsibilities of the registration monitors include processing initial child care applications and inspecting child care sites. They also investigate complaints, perform routine inspections, and process applications for recertification. Under the Registrar Program, technical assistance is available to child care providers on an as-needed basis.

#### **Child and Adult Care Food Program**

This is a federal program that provides reimbursements for meals served to children by child care providers who are licensed, registered, or informal. Meals served are nutritious and promote health and wellness of children.

## Program Analyst

The Department of Housing and Urban Development has an opening for a program analyst in the Buffalo office. This position is located in the Office of Public and Indian Housing (PIH), Office of Field Operations. PIH oversees the administration of HUD's Public Housing, Housing Choice Voucher, Section 8 Rental Assistance, and Native American Programs through a staff of Headquarters and Field employees.

As a Program Analyst, you will coordinate with the Information Services Division concerning the development and provision of training on new programs and updates; assist in developing the Office's Business Operating Plan in terms of both content and structure; develop appropriate strategies, tools, and procedures to address identified performance deficiencies arising from field office reviews of Public Housing Authorities' information processing systems; and in conjunction with Desk Officers, recommend appropriate strategies and procedures to address identified performance deficiencies in field offices based on information from databases. Occasional travel is required of one to five nights per month.

The deadline for applications is April 14th. For information on the application process, please visit [www.usajobs.gov/GetJob/ViewDetails/434537500/#btn-how-apply](http://www.usajobs.gov/GetJob/ViewDetails/434537500/#btn-how-apply). You must complete this application process and submit any required documents by 11:59 PM Eastern Time on the closing date of this announcement. EOE

**Did you know that the Coalition staff provide Board training on developing Succession Plans?**

# Career Opportunities

## Loan Technician

USDA has an opening for a loan technician in the Syracuse office. The Grade 6 position provides a variety of advance services and technical support assistance to underwriting staff in order to assist with loan making activities under Rural Development Single Family Housing loan programs, as well as application review and basic financial analysis of loan applications. Occasional travel required.

Rural Development offers a friendly and professional working environment and such excellent benefits as: a generous salary, alternative work schedules, paid vacation and sick leave, paid holidays, retirement and supplemental savings plan, a wide array of health, dental, vision, and life insurance plans, flexible spending accounts, and long-term care insurance.

The deadline for applications is April 4th. To apply, visit [www.usajobs.gov/GetJob/ViewDetails/434154800/](http://www.usajobs.gov/GetJob/ViewDetails/434154800/). EOE

## Asset Manager

NYS Homes and Community Renewal seeks applicants for the position of Asset Manager in the NYC office to perform financial monitoring of loans including the analysis of annual financial statements and property income and expense reports in order to identify potential risks that could affect the income stream and the viability of the project to meet required debt service obligations.

This position requires minimum of 5 years' experience in real estate finance and/or accounting, property management of affordable housing; Bachelor's degree in real estate, accounting, or business administration and excellent analytical, organizational, problem-solving, computer & communication (oral & written) skills are essential; working knowledge of tax exempt bond financing, government housing programs (Housing Tax Credit, Project Based Section 8, etc.) & multifamily mortgage loan workouts is desirable; certification and/or proficiency in Low Income Housing Tax Credit Compliance. Occasional overnight travel and a valid NYS driver's license are required. Extensive benefits package including paid leave, excellent health, dental, vision and retirement plan.

To apply, please send resume and cover letter to: [HousingPlanJobs@nyschr.org](mailto:HousingPlanJobs@nyschr.org). Please include the name of the position that you are applying for in the subject line. New York State is an Equal Opportunity Employer. EOE

The New York State Rural Housing Coalition is happy to be able to provide help wanted advertising opportunities for our members and non-profit community development agencies. Ad copy must be provided in Microsoft Word format, and may be transmitted by email to [colin@ruralhousing.org](mailto:colin@ruralhousing.org). Ad copy must comply with federal and state equal opportunity requirements to be published, and must be received by the 25th of the month to ensure placement in the succeeding issue of *Rural Delivery*. Ads provided in this fashion will also be posted in the Career Opportunities page of the Coalition's website, unless a request is specifically made not to place the advertisement on-line.

## Senators Collins & Reed Introduce Update Of HOPWA Funding Formula

On March 10th, Senate Transportation, Housing and Urban Development and Related Agencies Appropriations Subcommittee Chair Susan Collins and Ranking Member Jack Reed introduced a bill (S 2668) to update and improve the funding formula for HUD's Housing Opportunities for Persons with AIDS (HOPWA) program to better target resources to people living with HIV/AIDS.

S 2668 would change the formulas so that HUD counts people living with HIV/AIDS rather than cumulative AIDS cases to determine how program funds are allocated to cities, states and nonprofit organizations. Currently, HOPWA funds are distributed based on cumulative AIDS cases that date back to 1981—55% of which are people who have died. This formula change will allow jurisdictions with increasing populations of people living with HIV/AIDS to receive more funding.

"The HOPWA Program is vital to ensuring that individuals living with HIV/AIDS, who have an elevated risk of becoming homeless, are able to access safe and affordable housing," said Senator Collins. "The current method for distributing HOPWA Program funds is unfair to the regions of our country where individuals are feeling the effects of HIV/AIDS most acutely. Revising this outdated formula will allow these funds to benefit low-income individuals living with this illness and their families, precisely the population this program is in-

tended to help."

"HOPWA provides housing stability to help HIV-positive residents stay healthy. Medication is extremely expensive, and having a roof over their head enables people to better manage the disease, reduces the risk of HIV transmission, and results in better public health outcomes," said Senator Reed. "We need to strengthen HOPWA, but the current formula shortchanges the most vulnerable. This bill provides a fairer and more accurate formula to meet the needs of those who really need assistance now and in the future."

A similar bill (HR 4704) had previously been introduced in the House by Representatives David Price and Robert Aderholt. S 2668 has been referred to the Senate Committee on Banking, Housing, and Urban Affairs. Senators Mark Kirk, Richard Durbin and Brian Schatz have also cosponsored the bill.

Learn more about the bill at: <https://www.congress.gov/bill/114th-congress/senate-bill/2668>.

Senator Reed's press release may be viewed at: [www.reed.senate.gov/news/releases/collins-reed-introduce-bill-to-improve-housing-opportunities-for-persons-with-aids-hopwa-formula](http://www.reed.senate.gov/news/releases/collins-reed-introduce-bill-to-improve-housing-opportunities-for-persons-with-aids-hopwa-formula).

## Do You Know Who The Conference Keynote Presenter Will Be?

The Keynote presentation for our upcoming fall conference has been confirmed. We have a little quiz for you:

- what do cheese and soap have in common?
- was the mortgage lifter developed to help farmers?
- the store address is 187 Main Street. But where on Route 10 can you find an Etsy festival?
- Can you dance to the polka spot?
- How many countries can you fit in 25,000 miles?

Think you know who our presenter will be? All will be answered in these pages in the May issue.

## Your Ad Here

**Advertising in Rural Delivery is a great way to get your message out to your colleagues, policy makers, and folks that are interested in community development and safe housing.**

**Rural Delivery ads are affordable and customizable. Discounts on advertising rates available to members of the Rural Housing Coalition.**

**For more information, call Colin at (518) 458-8696x14**

*April is Fair Housing Month*  
How will you make a difference this year?



Federal Home Loan Bank  
NEW YORK

## AFFORDABLE HOUSING PROGRAM

The Federal Home Loan Bank of New York (FHLBNY) is pleased to announce that \$30 million in housing grants will be available for the upcoming Affordable Housing Program (AHP) 2016 Application Round. Applications can be submitted starting in May 2016. The exact dates of the commencement and deadline of the Application will be provided in the near future.

The AHP funds are awarded to members who submit applications on behalf of project sponsors who are planning to purchase, rehabilitate, or construct affordable homes or apartments. Funds are awarded through an annual competitive process, with final award announcements being made by year end. The following are key changes made to the AHP scoring categories for the 2016 Round:

- » The AHP Subsidy-Per-Unit limit has increased from \$20,000 to \$30,000.
- » Rental and owner-occupied projects that promote mixed-income housing in low- and high-income areas may be eligible for up to 15 points in the new Economic Diversity category.
- » The Project Readiness category is now available for both rental and owner-occupied projects; this category is now worth up to 20 points.

Additional changes to the scoring categories and point allocation have been made, and we strongly encourage you to review the 2016 AHP Implementation Plan, which can be downloaded from our website.

Visit [www.fhlbny.com/ahp](http://www.fhlbny.com/ahp) or email us at [ahp@fhlbny.com](mailto:ahp@fhlbny.com) for more information.

**We look forward to working with you to address the diverse  
affordable housing needs of your communities.**

The FHLBNY is a privately owned, wholesale, \$120-billion-in-assets bank serving the liquidity needs of our 336 members and their communities in New York, New Jersey, Puerto Rico, and the U.S. Virgin Islands by making it easier to lend money to buy homes, start businesses, or cope with disasters.



## Study: US Lacks 7.2 Million Units For Low Income Tenants

The National Low Income Housing Coalition released a new report on March 24th titled *The Gap: The Affordable Housing Gap Analysis, 2016* that documents a shortage of 7.2 million affordable and available rental units for the nation's 10.4 million extremely low income renter households, those with incomes at or below 30% of their area median. Three-quarters of extremely low income renters are severely cost-burdened, spending more than half of their income on rent and utilities. The report calls for greater federal investment in extremely low income rental housing through the

National Housing Trust Fund and other housing programs.

Nationally, there are only 31 affordable and available rental units for every 100 ELI renter households. The report calls for addressing the nation's most critical housing needs through greater investment in the production of ELI housing. In addition to the shortage of 7.2 million available rental units for ELI households, an additional 400,000 rental units, at a minimum, are needed to house the nation's homeless. New rental housing affordable to ELI households is impossible to produce without subsidies. Today's major

federal affordable housing programs allow for rents that are too high for ELI renters to afford.

Millions of ELI renters live in housing that is unaffordable to them. Expanding the affordable rental supply to which these cost-burdened ELI households could move would free up their current units for other households further up the income ladder. In short, federal housing policy that targets extremely low income renters will expand housing choices for very low and low income renters.

The report is available at <http://nlihc.org/research/gap-report>.

## Save The Dates!!

The 2016 Affordable Housing and Community Development Conference  
September 14-16, 2016, Oswego, New York  
Mark your calendars now!

Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)  
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*Illegitimi Non Carborundum*