



New York State Rural Housing Coalition, Inc.

August, 2017

HUD Releases \$2B Continuum of Care NOFA

The US Department of Housing and Urban Development released a NOFA for \$2 billion in funding for the Continuum of Care program on July 14th. The funding is designed to support re-housing efforts for homeless persons and families. The program gives priority to Housing First models. The application deadline is September 28th, at 8:00 PM.

Priorities in this funding round include Ending Homelessness for All Persons; Creating a Systemic Response to Homelessness; Strategically Allocating and Using Resources; and Using a Housing First Approach.

The Continuum of Care process creates a collaborative environment for resolving homelessness at the local level. The CofC model requires local housing and service agencies work together to prioritize activities and projects best-suited for their locale to re-house homeless individuals and families, and ensure that

needed support services are in place to prevent the re-occurrence of homelessness. As part of this collaborative process, CofCs should implement internal competition deadlines and notification processes to ensure transparency and fairness at the local level.

HUD encourages all applicants to HUD's competitive programs to ensure, where applicable, public decision making and meaningful participation throughout the visioning, development, and implementation of funded projects, by residents of affected areas and especially communities traditionally marginalized from planning processes. In seeking public participation, applicants and grantees must ensure that all communications are provided in a manner consistent with the ADA and the Rehabilitation Act of 1973, in addition to providing access to persons with limited English proficiency pursuant to the Civil Rights

Act of 1964.

The 2017 NOFA provides rating points for proposals serving major disaster areas of one or more counties. The disaster area must have been declared by the President, and will result in at least 24.5 points in the rating system. HUD is also increasing the share of the CofC score that is based on performance criteria.

The available amount of funding may not be sufficient to fund anticipated eligible renewal projects in FY 2017. CofCs cannot receive funding for new projects, other than through reallocation, unless the CofC competitively ranks the project based on how it improves system performance.

The CofC NOFA is found at www.hudexchange.info/resources/documents/FY-2017-CoC-Program-Competition-NOFA.pdf.

HFA Receives Housing Counseling Grant

The New York State Housing Finance Agency was awarded a HUD Housing Counseling Grant on July 6th. The \$700,863 award is the second largest awarded in New York State, exceeded only by an award to the national office of the National Urban League in New York City.

Rural New York awardees include ACCORD Corporation in Belmont; City of Fulton Community Development Agency in Oswego County, and Pathstone Corporation in Rochester.

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RD 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. For information on advertising in Rural Delivery and to receive a copy of our advertising rate sheet, please contact the Coalition at: 79 North Pearl Street, Albany, New York 12207 Tel: 518/458-8696 * Fax: 518/458-8896

Web Site: www.ruralhousing.org



Bits and Pieces...

HUD Housing Counselor Certification Practice Exam Now Available!!

HUD's Office of Housing Counseling has announced the availability of the Housing Counselor Certification practice examination in English and Spanish. To access the practice examination, housing counselors must create a user account at: www.hudhousingcounselors.com. There is no cost to take this practice exam and it can be taken multiple times. Users will receive an email outlining topics to study based on the results of the practice exam. HUD strongly recommends individuals study recommended topic areas before taking the Housing counselor Certification Test beginning on August 01, 2017. HUD also plans to publish the Spanish Study Guide on August 01, 2017. If you have any technical issues creating a user account or taking the practice examination, please visit HUDHousingCounselors.com for support or contact Bixal during business hours (Monday-Friday, 8:00 AM to 4:30 PM, excluding federal holidays) at: (800)-448-7149.

Free Webinar On Social Media Policy-Setting

Idealware will host a free webinar on setting social media policies for your organization on August 3rd, beginning at 1:00 PM. Sponsored by Idealware, a tech support nonprofit, **Creating a Social Media Policy** is a free webinar that will show you why a written policy is so valuable and how to begin creating one for your nonprofit. Clear policies are good for staff members and your organization. If you haven't written a social media policy yet, join this free webinar to learn how.

For more information, visit http://org.salsalabs.com/o/957/p/salsa/event/common/public/?event_KEY=99866.

Federal and US 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.

HUD Seeks Comment On Veterans Housing Rehab Program Design

HUD intends to develop a Notice of Funding Availability (NOFA) for the Disabled and Low-Income Veterans Housing Rehabilitation and Modification Pilot Program, which was authorized by the Carl Levin and Howard P. "Buck" McKeon National Defense Authorization Act for Fiscal Year 2015 and funded by the Consolidated Appropriations Act, 2016. The NOFA will announce the availability of up to \$5.7 million to be competitively awarded through grants of up to \$1 million each. The NOFA will also establish the applicable program requirements and selection criteria. HUD is seeking input from interested parties and stakeholders to inform its development of the Program so that the funds are used efficiently and fulfill the statutory purpose of addressing the housing needs of veterans who have disabilities and/or are low-income. This notice is not a solicitation of applications for the Program. Comments are due by September 11, 2017. Electronic responses are preferred and should be addressed to: rhed@hud.gov.

For more information, visit: www.federalregister.gov/documents/2017/07/12/2017-14630/disabled-and-low-income-veterans-housing-rehabilitation-and-modification-pilot-program-solicitation?utm_source=HUD+Exchange+Mailing+List&utm_campaign=76e5e5286a-Vets-Housing-Rehab-Mod-Pilot-Comments_2017_07_14&utm_medium=email&utm_term=0_f32b935a5f-76e5e5286a-18458393.

HHAP NOFA Issued

The NYS Homeless Housing and Assistance Corporation (HHAC) and the NYS Office of Temporary and Disability Assistance (OTDA) will make funds available under the Homeless Housing and Assistance Program (HHAP) through an open Request for Proposals (RFP). The RFP was released June 5, 2017 and HHAC will accept applications for funding beginning on June 23rd, 2017.

Please check the OTDA website listed below and details in the RFP to confirm before submitting an application.

Under HHAP, grants and loans are provided to acquire, construct and rehabilitate housing for persons who are or would otherwise be homeless. Eligible projects may provide permanent, transitional or emergency supportive housing to homeless single individuals or families. Projects targeting populations eligible under the New York/New York III agreement or subsequent New York/ New York initiatives are also eligible for HHAP capital funds. Not-for-profit corporations and their subsidiaries, charitable organizations, municipalities, pub-

lic corporations, public housing authorities, and certain joint-ventures are eligible to apply for HHAP funding.

The State Budget for Fiscal Year 2017-2018 included an appropriation of \$64 million, of which \$5 million may be reserved for the development of projects serving homeless persons with HIV/AIDS. Additionally, up to \$1 million may be used for emergency shelter repairs in local social service districts with a population of less than five million.

This RFP is an open-ended RFP, meaning proposals will be accepted for consideration on a continuous basis until it is determined funds are no longer available for award or this methodology no longer serves a purpose for HHAC. Funding will be made available and awards announced subject to an appropriation and the approval of the Commissioner of OTDA and the Homeless Housing and Assistance Corporation's Board of Directors.

The RFP and Application are available to be downloaded from OTDA's website at: <http://otda.ny.gov/contracts/2017/HHAP/>.

2017 Unified Funding Notice To Be Released

New York State Homes and Community Renewal (HCR) announces the availability of Low Income Housing Trust Fund Program (HTF), New York State HOME Program (NYS HOME), Community Investment Fund Program (CIF), Supportive Housing Opportunity Program (SHOP), Homes for Working Families Program (HWF), Public Housing Preservation Program (PHP), Multifamily Preservation Program (MPP) and Middle Income Housing Program (MIHP).

A Request for Proposals (RFP) for Unified Funding (UF) 2017 site-specific multi-family project applications (Capital Applications) seeking funding under these programs is expected to be available on August 15, 2017. NYS HOME Program applicants are advised this NOFA is applicable to site-specific capital projects only. Funding for NYS HOME Local Program Administrator applications is offered under a separate NOFA. Visit www.nyshcr.org/Funding/UnifiedFundingMaterials/2017/2017-UF-NOFA.pdf for details.

Section 502 Packagers HCR Staff Changes

Certification Training

The Housing Assistance Council will hold a certification training for Section 502 packagers on September 19-21 in Atlanta. This certification allows housing counseling agencies to qualify for a much higher reimbursement fee from Rural Development for loan packaging. The training will take place at the Hyatt Regency Atlanta hotel, from 8:00 AM to 4:00 PM each day.

This three-day advanced course covers USDA Rural Development's Section 502 Direct Loan Program and provides invaluable insight as to how this homeownership financing resource can be utilized. Learn how to assist potential borrowers and work in partnership with RD staff, as well as other nonprofit organizations and regional intermediaries to deliver successful Section 502 loan packages.

This course is intended for and specifically framed for those experienced in utilizing Section 502 and/or other affordable housing mortgage products. Participants will learn regulations and practical applications of the loan program, while developing a strong understanding of 502 direct underwriting and packaging standards. Following the course, participants are encouraged to take the online certification exam.

The registration fee for this training is \$750. To register, visit: <https://www.cvent.com/events/section-502-packaging-training/registration-bc98-c2e263754ec2b64cd8a6215c1157.aspx?i=263d8ca7-9d8b-4060-a9a9-c52a830098e7&fq=true>.

NYS Homes and Community Renewal has announced appointments to the senior leadership team of the agency.

Nicole Ferreira has been appointed Senior Vice President of Multifamily Finance. Ms. Ferreira is responsible for the strategic leadership of all the multifamily finance teams. She is also an adjunct professor at NYU's Schack Institute of Real Estate.

Gabriella Green is now the Chief of Staff and oversees Intergovernmental Affairs and the Office of Public Information. Before joining HCR, Ms. Green worked at HUD, managing the agency's Superstorm Sandy appropriation grants for New York State.

Dina Levy has been appointed Senior Vice President of Single Family and Community Development. Ms. Levy is responsible for the strategic leadership of all single-family work through SONYMA, community development work through the Office of Community Renewal, and the work of the faith-based initiatives team. She previously served as Director of Community Impact for Attorney General Eric Schneiderman, working on bank settlements.

Diana Nebiolo has been promoted to President of the Office of Professional Services. She will oversee Budget and Finance, Human Resources, IT, Facilities and Procurement.

Career Opportunities

Construction Supervisor

Western Catskills Community Revitalization Council in Stamford, NY seeks a part time Construction Supervisor to inspect routine and complex structural building systems at various stages of construction to assure compliance with approved plans and specifications. To create and revise building rehabilitation project work estimates and to oversee and monitor rehabilitation projects to ensure that work is properly performed.

High school diploma (or equivalent) and 3 years of responsible experience required in the journey level trades or as a contractor in a variety of building construction activities. A combination of education and experience will be considered. Knowledge of NYS building codes and policies regarding zoning and other regulations to field situations. Knowledge of standards of construction methods and requirements. License/Certification Requirements: Possession of or ability to obtain and maintain an appropriate, valid NYS driver's license. Ability to obtain within 3 months a certificate of completion for lead-safe work practices.

Qualified candidates are invited to send a cover letter and resumé via e-mail to employment@westerncatskills.org. 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 rhc@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.

Asset Manager

New York State Homes and Community Renewal (HCR) seeks an Asset Manager for the NYC office. The Housing Management and Compliance Monitoring Unit is responsible for the asset management and compliance monitoring of the Agency's existing housing loan portfolio.

Duties & Responsibilities:

- Perform financial monitoring of loans.
- Develop and implement recommendations or action plans to reduce risk.
- Implement and enforce regulatory requirements.
- Coordinate property data.
- Interact with outside professionals, other HFAs, experts in the field, etc.
- Review, analyze and integrate housing bond and mortgage documents.
- Produce relevant data and reports.
- Develop recommendations to enhance financial and physical health of projects.
- Develop and implement turnaround strategies for seriously troubled loans.

Qualifications:

- 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.
- Working knowledge of tax exempt bond financing, government housing programs.
- Certification and/or proficiency in LIHTC Compliance.

To apply, please send resume and cover letter to: HousingPlanJobs@nyshcr.org. Please include the name of the position that you are applying for in the subject line. EOE

Career Opportunities

Community Development Director

Regional Not-for-Profit seeks full-time Community Development Director responsible for the grant writing, administration, and daily operation of a variety of programs managed by the Housing Assistance Program of Essex County, Inc. Requirements: bachelor's degree in planning, public administration, business, or related field of study and 3 years of prior experience in housing and community development. A Master's Degree may be substituted for one year working experience. Strong computer skills required. Construction experience is a plus. Competitive benefits package with a salary range of \$45,000 - \$50,000 based on experience. To the greatest extent feasible, opportunities for training and employment will be extended to lower income project area residents. To apply: mail cover letter and resume to HAPEC's Executive Director, PO Box 157, Elizabethtown, NY 12993. Please see www.hapec.org/latest-news/ for a more complete job description. HAPEC is an Equal Opportunity Employer.

Associate Auditor

New York State Homes and Community Renewal (HCR) seeks an Associate Auditor in the NYC Office of Professional Services. Under supervision, this position audits and evaluates the safeguarding of assets, accuracy and reliability of accounting data, compliance with agency policies, procedures and regulatory requirements to protect the agency from loss through error, fraud or gross inefficiencies. The position requires: Bachelor of Science Degree in Accounting or other related business field; understanding of accounting principles and practices; good analytical and communication skills; understanding of PC and spreadsheet application. What we offer:

- Extensive benefits package including paid leave, excellent health, dental, vision and retirement benefits;
- Promotional opportunity for dedicated professionals.

To apply, please send resume and cover letter to: jobopportunities@nyshcr.org. New York State is an Equal Opportunity Employer (EOE)

Assistant Vice President- Bond Finance

The Office of Finance & Development manages HCR's multifamily and single family housing programs and bond offerings. BA in economics, mathematics, statistics, business administration or public finance; 5 years' experience in public finance, bond cash flow generation and analysis, credit analysis or financial analysis; and a strong background in structuring capital financing programs through tax-exempt obligations. Extensive benefits package including paid leave, excellent health, dental, vision and retirement benefits.

To apply, please send resume and cover letter to: JobOpportunities@nyshcr.org. New York State is an Equal Opportunity Employer (EOE).

538 Guaranteed One Billion Strong!

One billion dollars in the grand scheme of affordable housing finance may not sound like much until you put it in perspective. When we look at the history and the challenges USDA's Section 538 Guaranteed loan program has gone through, it's quite an accomplishment.

USDA's section 538 Program, also known as the GRRH program, was originally enacted by Congress in the Housing Act of 1949, along with the Section 514, 515 and 516 multifamily programs. The program did not receive funding authority until approximately 1999 via 7 CFR 3565 as published in the federal register. The purpose of the Section 538 Guaranteed Loan Program is to increase the supply of affordable rural rental housing. Unlike USDA's other multifamily programs which are directly funded from USDA to nonprofit or for-profit rural housing developers, the Section 538 focuses on partnerships between USDA and qualified lenders. The program is lender driven.

During the program's early years, there was very little lender participation. Other than the regulation, there was very little guidance and understanding of how the program worked and where it fit in. This lack of understanding came from both the lending community, housing developers and Rural Housing Service staff, alike. For RHS it was a new way of doing business, as now the lender would be the client - unlike the direct program. Initially, the 538 program offered an interest rate subsidy that would reduce the borrower's interest rate. Even with the lower rates, there was little use of the program at this time.

From 2000-2005 a number of loans were closed across the country using the 538 Guarantee pro-

gram which lent some exposure of the program to the industry, mostly amongst non-profit affordable developers. In this same period of time, there were many sources of funding available for affordable housing developers and the Section 538 was considered more often to fill in gaps in project financing. While still not a major player in the affordable financing world, the Section 538 was gaining attention as a readily available source of financing.

As lenders and developers continued to explore the possible uses of the Section 538 program they quickly realized its ability to be used in conjunction with Low Income Housing Tax Credits (LIHTC). This marriage of financing sources quickly opened doors to both non-profit and for profit developers, lenders also took notice and lender participation began to increase in the latter part of this same period. In 2006 the program provided funding guarantees to the first three projects using equity from tax exempt bonds, this was a great milestone in the program. Just as the industry and RHS began to gain momentum in the program and its use, the housing crisis of 2008 took a toll on the economy and to further challenge the program, the 538 lost its availability of interest rate subsidy in fiscal year 2009.

2009 was a pivotal time, faced with the challenges of limited staff, limited financing resources and an aging Section 515 portfolio in need of major rehab, RHS made it a priority to preserve and rehab the nation's existing 515 portfolio, the Section 538 program would almost take a back seat as a viable tool for this now tall order. The affordable housing industry was hurting, many of the state sources of funding had

gone away and would never come back to the market.

Very similar to the current market, the Low Income Housing Tax Credit program was not providing the amounts of equity once available pre-housing crisis. Lenders were also tightening up their guidelines and would shy away from rural markets which were perceived to be higher risk, many shovel ready projects would be at a standstill. Up until this period of time only a number of 538 loan guarantees had been processed throughout the country, lenders and developers were also experiencing limited financing resources in rural markets which resulted in the Section 538 being given serious consideration once again. What the industry failed to look at in the early years were how attractive and flexible the Section 538 underwriting and terms really are. Although the interest rate subsidy was no longer available to the 538, the program was now less restrictive to the use of other federal and state funding sources, the fact that the program allows up to a 40 year amortization allowed developers to increase available dollars for project rehab without necessarily increasing the debt service to the project.

In 2009 the Section 538 would provide funding guarantees to rehab and preserve four 515 projects, reaching yet another milestone which would change the programs' use moving forward. Currently almost every Section 515 acquisition rehab transaction uses the Section 538 to provide construction and a permanent source of financing.

Originally the Section 538 program was developed to be used for workforce housing and LIHTCs were not considered. Developers,

Section 538 Continued

lenders and RHS staff have continued to work together to process these transactions and to learn of new ways to build and preserve affordable housing. The meshing of the 538 program and LIHTC programs has provided much-needed affordable financing to rural markets and has reduced the risk to both lenders and USDA.

Today the Section 538 program provides funding guarantees for construction to permanent, acquisition rehab and or the permanent loans for affordable projects throughout rural communities nationwide. The program has the ability to modify the interest rate without re-financing and also allows for existing 538 loans to be refinanced to better position the project financially. The program originally was funded through congressional appropriations and since the loss of the interest rate subsidy to the program, the 538 is now technically budget neutral. Each fiscal year the program had received an average of \$150 million, now exceeding \$230 million in funding authority in FY17. Since the program's inception, the Section 538 has built and/or preserved approximately 48,000 affordable units nationwide.

The 538 has slowly become what some may call RHS's flagship program, with the ability to infuse private capital through public/private partnerships, bringing more re-

sources to rural communities. With the increased demand of the program, comes increased demand for trained RHS field staff and leadership. RHS is answering the call by providing regional assistance and ongoing training to new and existing RHS loan specialists in the field. These are highly complex financing structures which require RHS staff to be knowledgeable of secondary market guidelines as well as RHS compliance, therefore ongoing training is recognized as essential for the successful delivery of the program.

Like many of USDA's programs, delivery is limited to rural communities as defined by USDA. When we look at the world that USDA operates in, USDA Rural Development has made its impact in rural America with the Section 538 program. In fiscal year 2016 alone, the program guaranteed in excess \$187,000,000 in loans to lenders, and in fiscal year 2016 the program reached a major milestone of \$1 Billion in closed 538 loans guarantees.

Present-day USDA Rural Development continues to improve the Section 538 program, with new tools and underwriting flexibility to make it consistent with industry standards for the preservation and construction of affordable housing. The Section 538 Guarantee has become the loan of choice in rural markets.

Wynne Appointed To Key Advisory Panel

Lorraine Wynne, the Rural Housing Coalition's Chief of Finance, has been appointed to the Community Advisory Panel of Key Bank. The Community Advisory Panel was formed as a result of the merger of Key Bank with First Niagara Bank, and is an important element of the Community Agreement negotiated between Key Bank officials and advocates for lower income community interests. Lorraine will represent the interests of the Coalition members across the state, and brings expertise in Community Reinvestment Act compliance to the role.

AHC Grant Awards

Announced

Governor Cuomo announced \$7.4 million in AHC grant awards on July 21st. The rural grant awards are:

\$200,000 to Putnam County Housing Corporation for 10 units of home improvement;
\$400,000 to Galvan Housing Resources for 20 units of home improvement in Columbia County;
\$300,000 to Rebuilding Together Saratoga County for 15 units of home improvement;
\$300,000 to Rural Revitalization Corporation for 18 units of home improvement in Cattaraugus, southern Erie, and Wyoming Counties;
\$250,000 to Southtowns Rural Preservation for 25 units of home improvement in southern Erie County; and
\$200,000 to Community Action of Orleans and Genessee Counties for 24 units of home improvement.

Congratulations to all of the awardees!

Conference Training For Rehabilitation Coordinators

The 2017 Affordable Housing and Community Development Conference will include training workshops that should be of interest to rehab coordinators. Of special note is a workshop on September 13th on new technologies for cleaner wood burning technologies, including self-loading pellet stoves/furnaces. The workshop will include information on financial incentives for replacing outdated wood furnaces and woodstoves as part of home improvement projects. Watch for registration information soon!

NYC Investment Co-op Takes On Issue Of Affordable Rent

An article recently published by *DNAinfo.com* describes how a group of New York City residents are responding to fears of rising rents and neighborhood change by establishing a Real Estate Investment Cooperative. They are concerned with the loss of small neighborhood businesses, long-time neighbors and the institutions that help neighborhoods thrive due to rapidly escalating rents. The cooperative has been described as a crowd-funded take on a traditional real estate investment trust.

Since its founding in 2015, the co-op has received pledged investments in excess of one million dollars. Members will vote on the projects they want to invest in, to

select projects that have mutual benefits for the member-owners and for stabilizing neighborhoods in the city. Guiding principles for investments have been developed, including financial soundness of the project to pay back member investments. Each project will be underwritten and an offering plan for investment will be individually prepared, detailing timetables and expected returns.

As the cooperative develops and matures, working groups of volunteers are creating interesting ways of getting the word out about the cooperative investing concept, including creating a school to teach the public about cooperatives, finance, and the solidarity economy.

They even created a card game on cooperative principles.

Another working group focuses on media and the arts to help spread the word. This working group has even prepared a short film. Another work group has created an inventory of buildings that may be suitable for investment by the cooperative.

The full article can be found at www.dnainfo.com/new-york/20170724/prospect-heights/nyc-real-estate-cooperative?utm_source=Manhattan&utm_campaign=f09a40e7c3-Mailchimp-NYC&utm_medium=email&utm_term=0_7456974fe2-f09a40e7c3-132542365. The website of the cooperative is found at <http://ny-creic.com/>.

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