



SHOP Program Encourages Homeownership

On January 18th, HUD awarded \$1.1 million to the Housing Assistance Council to support additional home development under the Self-Help Homeownership Opportunity Program. HAC is an intermediary for the program.

The self-help process enables low-income participants to build their own homes, usually working together in groups on their neighbors' houses at the same time. Under qualified supervision, homebuyers perform a substantial amount of the construction labor, using their own "sweat equity" to reduce the cost of their homes.

When a SHOP borrower organization meets its production goals and other requirements, up to 90 percent of its loan is forgiven. Then the organization can use those funds for additional SHOP-eligible purposes. Some groups have provided further subsidies to the same homebuyers, while others have established their own revolving loan funds or used the money for future self-help developments.

ELIGIBLE BORROWERS. Eligible applicants for SHOP funds include public and private nonprofit self-help organizations.

ELIGIBLE PROJECTS. SHOP loans must be for affordable housing projects, in which the eligible

homebuyer contributes a significant amount of sweat equity - a minimum of 100 hours - on the construction of their own home. SHOP eligible projects may be located in urban and rural areas.

ELIGIBLE USES. SHOP funds are to be used exclusively for land acquisition and infrastructure improvements associated with self-help housing for low-income households, as defined by HUD (below 80% of the area-wide median income). SHOP funds may not be used for actual unit construction or rehabilitation of existing units.

Key features:

- The average SHOP loan per unit may not exceed \$15,000.
- Interest free loan due and payable to HAC when the developed lot is sold to an eligible self-help housing participant or by the due date of the loan, whichever occurs first.
- HAC may institute a maximum cap on SHOP loan amounts.
- Two-year loan term for borrowers constructing four or fewer units. Three-year loan term for borrowers constructing five or more units.
- Take-out or permanent financing must be committed.
- SHOP loan must be fully secured. LTV no greater than

100%.

- Ninety percent (90%) of each SHOP loan may be forgiven, at HAC's sole discretion, when funds have been used to produce the required number of affordable self-help housing units by the deadline and other loan agreement conditions have been satisfied. These grant conversion funds may be passed on as grants or loans to self-help families, or may be used by a borrower to capitalize an internal revolving development loan fund.
- Completion of a HUD Environmental Review, per 24 CFR 58,

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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
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Bits and Pieces...

FHEO Webinar Posted

The January 26th webinar on Affirmative Marketing hosted by NYSHCR is archived at www.nyshcr.org/AboutUs/Offices/FairHousing/AffirmativeMarketing.htm.

Budget Sign-on Letter Issued

The National Low Income Housing Coalition has issued a sign-on letter requesting Congressional support for lifting the spending caps to ensure that needed funding is available to support affordable housing and community development programs. Information on this campaign is found at <https://nlihc.wufoo.com/forms/urge-congress-lift-spending-caps-fund-thud-bill/>.

NCRC Conference Scheduled

The three-day 2017 NCRC Annual Conference, "Creating a Just Economy," will be held on March 28-30th in Washington, DC. For a preview of workshops and trainings, keynote speakers, and special events, visit www.ncrc.org/conference/wp-content/uploads/2016/12/2017_NCRC_Conference_Mailer.pdf.

A Worthy Tribute

For those who fondly remember our colleague Anne Patnode, please take a moment to visit <http://waitlistzero.org/blog/living-donor-portrait-anne-patnode/>.

CommunityWINS Grants

The United States Conference of Mayors has announced a Call for Nominations for the 2017 CommunityWINS grant program in categories of neighborhood revitalization, economic development, and job creation. The deadline for submission is March 17th. For info, visit www.usmayors.org/community-wins/.

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.

Legislative Action Schedule

State Budget Season has begun, now that Governor Cuomo has released his initial budget proposal for 2017-18. The Legislature has set the schedule for budget hearings, and the hearing on Housing will be held on Thursday, February 9th, beginning at 9:30 AM, in Hearing Room B of the Legislative Office Building, Empire State Plaza, Albany. The respective state agency or department heads will begin testimony each day, followed by witnesses who have signed up to testify on that area of the budget. Those that have signed up to testify must limit comments to no more than 10 minutes. To register to speak at the hearing, call Clinton Freeman at (518) 455-5491. Those unable to testify in person are encouraged to submit written testimony about the value of the housing and community development programs administered by the State of New York.

The current 2017-18 budget proposal of Governor Cuomo will reportedly result in a cut to RPC bud-

gets by approximately \$1,000 per group. The RPCs will soon be entering the third year of a three year funding commitment by the Governor. So advocates for the RPC network will be 1) trying to convince the legislature to fill the budget void to make this year's funding consistent with 2016-17 funding levels, and 2) laying the groundwork for 2018-19, when there is no RPC funding commitment.

The New York Rural Advocates Legislative Conference is slated for February 27th at the Holiday Inn Express, 300 Broadway in Downtown Albany. The conference will continue on February 28th at the Empire State Plaza with legislative visits. February 15th is the deadline to register. A block of hotel rooms has been reserved for attendees at a special rate of \$115 per night. Call (518) 434-4111 to reserve your room. Be sure to mention the code RAC to secure the special room rate. Contact (518) 573-2255 for more information on registering for the Legislative Conference.

Scholarship Program Seeks Applicants

The National Leased Housing Association announced that it is seeking applications for a scholarship program for residents of federally assisted rental housing. The NLHA Education Fund was created by NLHA in 2007.

The Education Fund is made possible by donations from affordable housing providers, lenders, and brokers, with significant assistance provided by AIMCO through its AIMCO Cares charity. Last year 51 scholarships were awarded.

The Education Fund will provide Section 8 voucher recipients and individuals living in privately owned

federally assisted housing four kinds of scholarships, three named in memory of long-time affordable housing advocates. Funds are provided directly to the college/school for tuition assistance on behalf of successful applicants.

Specific criteria have been developed for each scholarship category, and consideration will be afforded to all eligible candidates who apply. All applicants must apply electronically through NLHA's website at: www.hudnlha.com/education_fund or at: <https://nlhascholars.communityforce.com>. Applications are due by April 17, 2017.

HUD Issues HCV

Guidance

HUD published an extensive notice in the Federal Register on January 18th that implements many provisions of the "Housing Opportunity Through Modernization Act of 2016" (HOTMA) that pertain to the Housing Choice Voucher (HCV) tenant-based and project-based voucher (PBV) programs. HOTMA made changes to the inspection requirements affecting both HCV tenant-based and PBV assistance and to the PBV program in general. The notice also provides guidance regarding changes to HCV housing assistance payment calculations for owners of manufactured homes who rent the space on which their home sits.

To read the entire article, visit [http://nlihc.org/article/hud-issues-hotma-implementation-provisions-voucher-programs?utm_source=Members+List++for+Memo+to+Members&utm_campaign=cd22848cf0-Memo_Members_01_23_17&utm_medium=email&utm_term=0_f5d8d6c31c-cd22848cf0-284855005&ct=t\(Memo_Members_01_23_2017\)](http://nlihc.org/article/hud-issues-hotma-implementation-provisions-voucher-programs?utm_source=Members+List++for+Memo+to+Members&utm_campaign=cd22848cf0-Memo_Members_01_23_17&utm_medium=email&utm_term=0_f5d8d6c31c-cd22848cf0-284855005&ct=t(Memo_Members_01_23_2017)).

LISC Launches Rural Fund

Rural LISC kicked off the year with the launch of the Growing Rural Communities Fund for nonprofit and small business borrowers. The loan program leverages New Markets Tax Credits and offers loans between \$250,000 and \$2 million at 2% fixed for 7 year terms. Loans can be for construction to mini-perm financing as well as mini-perm loans.

For information, visit: www.lisc.org/our-stories/story/new-fund-fuels-rural-economic-growth.

New Partnership To Increase Rural Residents' Access To Healthy Food

On January 13th, US Department of Agriculture Under Secretary Lisa Mensah announced the selection of Reinvestment Fund to serve as the National Fund Manager for the Healthy Food Financing Initiative (HFFI). As the National Fund Manager, Reinvestment Fund will raise capital, provide financial and technical assistance to regional, state and local partnerships, and help fund projects to improve access to fresh, healthy foods in underserved rural areas.

“Many of our rural communities lack grocery stores,” Mensah said. “Without access to fresh and affordable food, residents in these areas suffer poor health outcomes and diminished opportunities. Reinvestment Fund has a well-established record of investing in rural healthy food projects. We are pleased that they will bring their expertise to this partnership with USDA.”

The Healthy Food Financing Initiative is an innovative program that enables three federal agencies, USDA and the Departments of the Treasury and Health and Human Services, to work together to increase access to healthy foods in underserved communities. While these federal agencies each administer HFFI projects independently, they meet periodically to share the most effective methods to implement healthy food outreach efforts and support state and local governments as well as the private sector. These types of investments not only improve healthy food options but also increase opportunities for employment, help revitalize distressed communities and open up new markets for farmers to sell their products.

Reinvestment Fund is a community development financial institution (CDFI) dedicated to creating economic and other opportunities in low-income communities. In 2004, it created the first state-sponsored healthy food financing program in Pennsylvania: the Pennsylvania Fresh Food Financing Initiative. Since then, it has provided more than \$248 million in grants and loans to support 163 projects, including \$73.2 million in rural areas. More recently, in 2014 Reinvestment Fund created ReFresh, a capacity-building initiative that is composed of 19 CDFI partners. ReFresh partners represent an estimated \$8 billion in community investments, including \$2 billion in rural areas.

The National Fund Manager, which was authorized in the 2014 Farm Bill, is an essential component of the Healthy Food Financing Initiative. As the Fund Manager, Reinvestment Fund will work with USDA to create financial services to establish and support grocery stores and other businesses to provide fresh and healthy food in rural areas. Despite the progress that has been made since the introduction of the HFFI program, more than 20 million people nationwide still live with inadequate access to fresh and healthy food options, according to Reinvestment Fund's Limited Supermarket Access analysis; of those, 5 million live in rural areas. Reinvestment Fund will work with USDA to develop financial services to ensure that grocery stores can serve rural Americans with fresh and healthy food.

The Reinvestment Fund website is www.reinvestment.com.

Housing Development Finance Professional Certification Training

NDC's Housing Development Finance Professional (HDFP) Certification Program™ is a four-course training program that explores the development process, financial analysis techniques and structuring and negotiating skills needed to successfully develop and finance affordable home ownership and rental housing development. Skills are taught within the context of case studies based on actual affordable housing development deals that members of our professional staff have structured and implemented in conjunction with NDC's clients in urban and rural communities across the country.

Topics covered in the HDFP Certification Program are:

- Understanding the housing development process
- Financial analysis techniques
- Deal Structuring – putting together the financing and other components of a project
- Negotiating – the skills needed to bring the components together

Certification candidates must complete all four courses and pass the examination administered on the final day of each class. You may attend the courses at your own pace but may not enroll in any course until you have met all prerequisites.

The course will be offered 3 times in 2017. The closest training is in Philadelphia in March. For more information, visit <https://nationaldevelopmentcouncil.asapconnected.com/Courses.aspx?CourseGroupID=4633>.

HOLD THE DATES!!

The Rural Housing Coalition annual Conference will be held again at the Lake Ontario Conference Center in Oswego, NY on **September 11th-13th, 2017.**

Be sure to mark your calendar so that you don't miss the Coalition's premiere training event.

This coming summer, issues of Rural Delivery will contain the training agenda and online registration information.

Rehabilitation Specialist

Searching for: Rehab Specialist for Federal and New York State funded housing rehabilitation programs in Allegany County, NY. The right candidate will accurately assess the needs of clients in accordance with all State and local building codes and program guidelines, prepare a set of specifications for contractors' bids and a cost estimate. Knowledge of building codes and ADA standards are a must and Housing Quality Standards and Lead Safe practices are a plus. AHPC is an Equal Opportunity Employer and all interested persons are encouraged to apply. Resumes will be accepted through February 13, 2017. Send to Andover Historic Preservation Corporation, PO 713, Andover, NY 14806 EOE

Career Opportunities

Asset Manager

NYS Homes and Community Renewal currently has openings for the position of Asset Manager in the Buffalo, Syracuse, and New York City offices. The Asset Management Unit is responsible for the asset management and compliance monitoring of the Agency's existing affordable housing portfolio. This portfolio has been financed under various Federal and State housing programs including the Low Income Housing Tax Credit; Housing Trust Fund; and HOME.

Job duties: Maintain annual site visit schedule for assigned portfolio of State aided affordable housing assets; Conduct compliance site visits; prepare field reports, correspondence, and corresponding follow-up to site visits in a timely manner; and develop, implement and manage corrective action to resolve project non-compliance issues.

Qualifications: Experience in Low Income Tax Credit compliance and residential real estate experience preferred; knowledge of HQS inspections helpful; excellent written and verbal skills; proficient in Microsoft programs.

For more information, visit: www.nyshcr.org/AboutUs/JobOpportunities/hp/OHPAssetManager.pdf. EOE

Housing Program Specialist

HUD has six openings for Housing Program Specialists to work in the Office of Housing Counseling. The positions are responsible for analyzing program policies, reviewing and monitoring the effectiveness of housing counseling procedures, and working to increase the availability of housing counseling opportunities. Job locations are negotiable after selection. Qualifications include Monitoring, reviewing and oversight of housing counseling intermediaries for program compliance; providing technical assistance to an agency engaged in housing counseling or programs that benefit low and moderate income persons; conducting performance reviews of a housing counseling entity; and serving as a team leader.

For more information, visit <https://hud.usajobs.gov/GetJob/ViewDetails/462827300/>. 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.

In our August, 2016 issue of Rural Delivery, we shared a survey of the impact of energy services companies on housing clients across NY. If you have clients that have been negatively impacted by the actions of these companies, please contact the Public Utility Law Project at (518) 449-3375 and share your stories.

SHOP Program, Continued

is required prior to disbursement of SHOP funds.

Applicants may expend funds for which they expect SHOP reimbursement to acquire sites prior to receipt of a HUD environmental review approval. However, the borrower accepts all risk in the event that an environmental problem is uncovered after acquisition.

- Applicants may not incur infrastructure improvement costs for which they expect SHOP reimbursement before receipt of HUD environmental review ap-

proval.

- Properties acquired and or developed with SHOP funding must comply with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

Many people assume that the SHOP program is for new construction-only. That is not correct. HAC advises us that the SHOP program can be used to rehab vacant housing stock, such as units purchased from a land bank or foreclosures in communities where there are significant numbers of vacant homes. In those

cases, each property must be appraised, and the value of the land broken out from the structure. The SHOP program will only lend on the value of the land.

The nonprofits participating in this most recent SHOP funding award were pre-selected to submit in HAC's application to HUD.

For more information about the program, and to inquire about having your organization included in the next round of SHOP applications through HAC, contact Kenneth Green at kenneth@ruralhome.org.

Visit our website at www.ruralhousing.org
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