



Capital Project NOFA Issued

On June 24th New York State Homes and Community Renewal announced that additional state financing to build 1,200 supportive housing units has been made available through a competitive Request for Proposals (RFP), as part of the Supportive Housing Opportunity Plan (SHOP). The new state financing, in addition to previously allocated funding from the budget, will ensure timely completion of the first 1,200 units of the state’s plan to combat homelessness by providing 6,000 new supportive housing units with services over the next five years. The FY 2017 Budget invests nearly \$2 billion for comprehensive statewide housing and homelessness action plans.

The capital funding complements the recently released Request for Proposals to finance the operation of and services provided by the 1,200 new supportive housing units. Together, the capital, services and operating funds put the state on track to complete the construction of 6,000 units of supportive housing over the next five years, 20,000 units of supportive housing over the next fifteen years, and the creation or preservation of 100,000 units of affordable housing over the next five years as part of an unprecedented \$20 billion housing and homeless initiative.

“Governor Cuomo promised

meaningful action to create new comprehensive, collaborative and innovative ways to address our affordable housing crisis and prevent homelessness across the state,” said NYS Homes and Community Renewal Commissioner James S. Rubin. “HCR has worked hard to create these programs and this plan to meet the Governor’s ambitious goals for affordable housing creation and preservation. Now the talk stops and the work begins: the programs are there, the money is there and over the next five years, starting right now, with this historic commitment, we will put the state’s affordable housing efforts into high gear.”

The RFP also includes funding for nine other HCR construction and preservation programs. Applications for funding for existing and new programs may be submitted any time before March 1, 2017, or until all allocations of resources are committed. Applications will be reviewed as received and funding determinations will be made throughout the year.

Programs included in the comprehensive HCR RFP are:

- SUPPORTIVE HOUSING OPPORTUNITY PROGRAM (SHOP): SHOP provides financing assistance for site acquisition, hard costs and related soft costs associated with the

new construction of or the adaptive reuse of a non-residential property to affordable supportive housing with on-site social services.

- NEW CONSTRUCTION CAPITAL PROGRAM (NCP): NCP provides financing to stimulate the new construction of rental housing affordable to households that earn up to 60% of Area Median Income.
- PUBLIC HOUSING PRESERVATION PROGRAM (PHP): PHP is a partnership among HCR, HUD, Federal Public Housing Authorities (PHAs) outside New York City, and private for profit and non-profit developers to address physical needs and assist PHAs to plan for the long term sustainability. This is the first public housing

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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...

Deadline Issued For CDBG, Other OCR Programs

The 2016 Application for CDBG Housing Activities, Access to Home, Access to Home for Medicaid, and Restore was posted on the NYS Homes and Community Renewal web site, www.nyshcr.org/Funding/ on Monday, June 27, 2016. Applications will be due no later than 4:00 PM on Wednesday, September 28, 2016. Applications must be submitted using the Community Development Online Application System (CDOL) available at www.nyshcr.org/Forms/.

The maximum CDBG award in this round is \$300,000 for single entity applicants.

AHP Deadline July 8th

Applications for the Affordable Housing Program of the Federal Home Loan Bank of NY are due on July 8th. Visit www.fhlbny.com/community/housing-programs/ahp/forms,-guidelines-and-agreements.aspx for more information.

AHC Applications Due July 8th

The first week of July is a busy one for grantwriters this year, as Affordable Housing Corporation applications are also due on July 8th. Take a deep breath. We have every confidence that you can get all the applications done and submitted in time. www.nyshcr.org/Topics/Municipalities/AHCGrants/.

FHA Lowers Rates For Affordable And Energy Efficient Properties

HUD has been active lately in reducing the mortgage insurance rates of certain programs in an effort to boost activity. Lancaster Pollard's article details the requirements for obtaining reduced mortgage insurance premium rates for both affordable and energy efficient housing. Visit www.lancasterpollard.com/NewsDetail/tci-hsg-fha-lowers-rates-affordable-and-energy-efficient.

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.

Zombie Law To Take Effect

Governor Cuomo signed legislation on June 23rd to address the epidemic of blight caused by foreclosures across the state.

The legislation includes measures to assist homeowners facing mortgage foreclosure, improve the efficiency and integrity of the mandatory settlement conferences, establish a pre-foreclosure duty to maintain on mortgagees, create an expedited foreclosure process for vacant and abandoned properties, create an electronic vacant property registry, and establish a Consumer Bill of Rights. Specifically, the legislation will:

- Enhance the effectiveness of settlement conferences by prescribing the rights and duties of the parties and clarifying how the process should work to best protect homeowners contesting foreclosures and prevent them from losing their homes.
- Establish a Consumer Bill of Rights informing property owners of their rights in foreclosure proceedings to prevent people from losing their homes. Some homeowners vacate their homes early in the foreclosure process because they are unclear about their rights or face pressure to vacate. The enhanced notice requirements established with this legislation will alleviate this confusion and reduce the resulting abandoned properties by explicitly informing homeowners of their rights.
- Create the Community Restoration Fund (CRF), a new tool for the State of New York Mortgage Agency (SONYMA) to assist homeowners facing mortgage foreclosure. CRF will purchase defaulted mortgage notes from

other lenders and offer favorable mortgage modifications to keep homeowners in their residences. CRF will have the ability to forgive a portion of a loan's principal and make the loan affordable in areas where home values have declined or where a homeowner has experienced a decrease in income.

- Impose a pre-foreclosure duty on the banks and servicers to maintain vacant and abandoned properties. Previously, a bank or mortgagee had the responsibility of maintaining a vacant property once a judgment of foreclosure and sale was obtained, creating zombie properties and blight in communities. This legislation places the maintenance obligation on a mortgagee when the mortgagee becomes or should have become aware of the vacancy. Under this law, the bank has a duty to maintain and secure a residential real property where there is a reasonable basis to believe it is vacant and abandoned, and faces civil penalties up to \$500 per violation, per property, per day for failing to do so.
- Expedite foreclosure for vacant and abandoned properties. The legislation offers plaintiffs an option for an expedited foreclosure process on bonafide vacant and abandoned properties that homeowners no longer want. To initiate this process, plaintiffs will make an application for an order to show cause upon notice seeking entry of judgment of foreclosure and sale on the grounds that the property is vacant and abandoned.
- The legislation requires a fore-

closing party to move to auction within 90 days of obtaining a foreclosure judgment. In addition, a foreclosing party is required to take action to ensure that the property is reoccupied within 180 days of taking title.

- Establish an electronic registry of vacant and abandoned properties. The legislation will promote communication between local governments and mortgagees responsible for property maintenance.
- In cases where homes are vacant, CRF will offer a mechanism to expeditiously complete a foreclosure and work with land banks, Community Development Financial Institutions, and other local nonprofits to rehabilitate properties and resell them to new buyers.

The FY 2017 Budget invests nearly \$20 billion for comprehensive statewide housing and homelessness action plans. Over the next five years, the \$10 billion housing initiative will create and preserve 100,000 affordable housing units across the State.

As part of ongoing efforts to assist future homebuyers and existing homeowners, this investment includes more than \$100 million in available funds to help new homebuyers purchase and renovate zombie properties and support existing low- and middle-income homeowners with major repairs and renovations. Funding is available through the NYSHCR to establish the new Neighborhood Revitalization Program and provide grants for not-for-profit organizations and municipalities throughout the state to rehabilitate and repair homes.

GSE Conservator Termination Proposed

Representative French Hill introduced the “GSE Review and Reform Act” (HR.5505) that would require the US Department of Treasury to study ways of ending the conservatorship of government sponsored enterprises (GSEs), Fannie Mae and Freddie Mac. The bill updates the “Consumer Financial Protection Act of 2010,” which required Treasury to perform a study in 2011.

The bill would require the study to analyze the federal government’s role in housing finance, the structure of housing finance to support the availability of 30-year fixed rate mortgages, and the impact of reforms on the rental market, among other things. When Treasury was working on its initial report, advo-

cates reached out to the agency to underscore the need to maintain funding for the national Housing Trust Fund under any housing finance reform.

“There has been no progress toward moving these federally dependent GSEs out of the conservatorship,” Mr. Hill said when introducing HR 5505. “My bill would force Treasury to study this issue and present its recommendations to Congress at least once a year, creating engagement on the best path forward on housing finance reform to end taxpayer exposure and ensure access to mortgage credit for Americans.”

Learn more about the bill at: <http://1.usa.gov/28PfaB2>.

Income Eligibility Calculator Updated

HUD updated the Community Planning and Development (CPD) Income Eligibility Calculator in early June to incorporate FY 2016 HOME Program Income Limits. These limits became effective for the HOME Program as of June 6, 2016 and can be viewed on the HUD Exchange.

How does this affect the Income Calculator? All calculations that are currently in a user’s dashboard in the CPD Income Eligibility Calculator, as well as all calculations completed going forward, will use the FY 2016 income limits for the purposes of determining eligibility.

Although data and calculations are accessible within the CPD Income Eligibility Calculator for 13 months, this tool is designed to more easily update a beneficiary’s income in the future – it is not a repository of income calculations completed in the past.

Only calculations that had been downloaded from the calculator and saved to a user’s hard drive (or printed off) prior to the update used the previous year’s income limits data for calculating a beneficiary’s income eligibility.

Please direct any comments or questions to info@hudexchange.info.

Homeless Student Exemption Proposed

Congressman Jim McDermott has introduced the Housing for Homeless Students Act (HR 5290) to allow full or part time students who are/have been homeless to qualify for LIHTC financed housing. The prohibition on students occupying LIHTC housing was established to ensure that tax credits were not used to finance university dormitories.

HR 5290 would exempt individuals from the student rule if they were homeless at any time in the previous seven years and met the McKinney-Vento homeless children and youth definition. Veterans pursuing full-time education who have been homeless are treated similarly.

The bill currently has three co-sponsors and has been referred to the House Committee on Ways and Means. To see the full text of the bill, visit: <http://1.usa.gov/1Y4Kphp>.

Safest Town Located In New York

The website Safewise has issued a list of the 100 safest communities in the country to raise a child. Heading the list is the Town of Lewisboro in Westchester County. A total of nine communities in New York state made the list, all but three of them in Westchester. The winners and their rankings are: 1) Lewisboro Town; 17) Village of Floral Park; 19) Town of Rye; 21) City of Glen Cove; 44) Town of Harrison; 63) Town of Shawangunk; 72) Town of North Castle; 95) Town of Yorktown; and 99) Village of Suffern. The study did not include communities with populations below 10,000. To view the list, visit: www.safewise.com/safest-cities-america.

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Zombie Hotline Established

Governor Cuomo announced the establishment of a telephone hotline to report zombie properties on June 29th. New Yorkers are encouraged to call (800) 342-3736 to report properties in their neighborhoods.

As part of groundbreaking legislation signed by Governor Cuomo last week to prevent foreclosures and curb the threat posed to communities by “zombie properties” across the state, the Department of Financial Services will maintain an electronic registry of vacant and abandoned properties. New Yorkers are encouraged to call for information about unoccupied and ill-maintained properties in their neighborhoods. If a property is not already in the statewide registry, DFS will identify the mortgage servicer to facilitate appropriate remedial actions as outlined in the legislation.

Housing Counseling Training Offered

The NCRC will host a training ‘Housing Counseling Basics’ in Buffalo on July 18th-21st. This course is designed for new housing counselors.

Additional training topics at the Buffalo site are described on the NCRC website.

To learn more, visit: https://live.blueskybroadcast.com/bsb/client/CL_DEFAULT.asp?Client=901883&PCAT=8530&CAT=7322.

Asset Mgt Webinar

NDC will host a webinar on Asset Management on July 13th, beginning at 1:00 PM. For more information, visit: <http://ndconline.us2.list-manage.com/track/click?u=7dd309ca3f3bf1a31bfca50eb&id=3201fe2682&e=507bbda1e5>.

Career Opportunities

Upstate East Development Director

In anticipation of passage of Governor Cuomo’s historic \$10 billion proposal to create 100,000 affordable housing units across the state over 5 years, HCR is currently seeking to fill a wide variety of positions. The Upstate East Development Director will focus on development and deployment of HCR Multifamily Programs in the Capital Region, Mid-Hudson Region, and the eastern portions of the Mohawk and North County Regions; act as HCR’s liaison with State Regional Economic Development Councils; communicate HCR funding priorities, policies, and requirements at application workshops, industry conferences, and policy forums; cultivate and manage relationships with not-for profit organizations, industry groups, private sector developers, and State, federal and local government partners to advance HCR’s mission and partner priorities. Qualifications: Bachelor’s degree; Master’s degree preferred; Five years housing experience, particularly multifamily housing and/or mortgage finance; supervisory experience preferred; excellent oral and written communication skills; proficient with Excel. For more info, visit www.nyshcr.org/AboutUs/JobOpportunities/hp/OFDUpstateEastDevelopmentDirector.pdf. EOE

YouthBuild Development Project Leader

Looking for an exciting opportunity to impact the lives of young people and help to alleviate poverty! Join the Social Enterprise and Training Center’s YouthBuild Schenectady program as an AmeriCorps VISTA (Volunteer in Service to America) Development Project Leader. YouthBuild Schenectady is designed to engage at-risk, low-income young people ages 18-24 that need to complete their high school education and receive career training. As an affiliate of YouthBuild USA, YouthBuild Schenectady is one of 276 YouthBuild programs operating in the United States. The AmeriCorps VISTA member will work to increase the number of YouthBuild students entering college and gaining employment by securing and developing resources. Specifically, the VISTA member will grow a social enterprise by implementing community outreach and marketing strategies, as well as expand the use of social media. The VISTA will also create presentations to be used to develop partnerships. Skills needed: Recruitment, Communications, Trade/Construction, Education, Computers/Technology, Teaching/Tutoring, Writing/Editing, Youth Development, Fund raising/Grant Writing. For more information, visit [www.indeed.com/cmp/Social-Enterprise-and-Training-\(SEAT\)-Center/jobs/Youthbuild-Development-Project-Leader-469e7f03ae72effd?q=Affordable+Housing](http://www.indeed.com/cmp/Social-Enterprise-and-Training-(SEAT)-Center/jobs/Youthbuild-Development-Project-Leader-469e7f03ae72effd?q=Affordable+Housing). 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.

HTF In New York

The National Low Income Housing Coalition sponsored a webinar on the implementation of the national Housing Trust Fund in New York last week. The webinar covered the timetable for implementation of the Housing Trust Fund, public comment requirements (the public comment period began on June 20th), and the expected allocation.

Eighty per cent of HTFF funding must serve rental households, and 75% of the funds for rental housing must serve households at or below 30% of median. The Housing Trust Fund has a strong focus on serving Extremely Low Income (ELI) families. HTF grantees will need to be creative to ensure the long-term financial viability of their projects. Some of the strategies envisioned include using the funds in mixed income projects that will result in cross subsidization of rents; capitalizing operating reserves; and coupling the HTF funds with rent subsidies. Unfortunately, the source of any rent subsidy is left undefined.

To view the archived materials from the webinar, visit <http://nlihc.org/involvement/local/state/NY#nhtf>.

Supportive Housing Workshops

In response to the substantial investment in Supportive Housing included in the latest New York State budget, the Rural Housing Coalition will be holding training workshops on the subject on Friday morning, September 16th, at the Coalition's annual conference in Oswego. The workshops will cover both the development of successful supportive housing projects in smaller communities, as well as the supportive programming needed to ensure that tenants can reside successfully in the community. The State has a goal of developing 20,000 units of new special needs housing over the next 20 years. Recently funded supportive housing projects in rural communities will be profiled to show how linkages with social services and education agencies lead to success.

Latest HOME Program Stats

The latest HUD Dashboard report for the HOME program in New York indicates an interesting factoid: During the first quarter of 2016, no new households received Tenant Based Rental Assistance (TBRA) in the New York Participating Jurisdiction. Since the inception of the HOME program in 1992 only 450 households cumulatively have received TBRA. This seems rather low considering the difficulty of finding affordable rental housing in rural areas of the state.

The dashboard report suggests that the average cost for a homeowner rehab project is \$20,601 during the same period, while the development cost for a rental unit averages \$110,061. The average homebuyer unit during the same period averaged \$107,202 across the state. The per-household cost of TBRA is not reported.

Not surprisingly, the largest rental income band served by HOME funds is in the range of 35-50% of median income.

RPC Contract Renewals Due

July 29th is the deadline for submission of contract renewal documents for the Rural Preservation Program. A webinar tutorial highlighting the changes in the contracting process this year was held by HCR staff on June 21st. The webinar is archived at <http://npcnys.org/trainings/podcastswebinars/>. The webinar is listed as the 2016-17 NPP Program Application, but the contents apply to Rural Preservation Companies, too.

Webinar participants were encouraged to review their documents carefully to avoid having their materials kicked back as incomplete. Incomplete submissions are the biggest reason for delay in payment issuance in recent years, according to HCR staff.

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HCR Releases NOFA

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- public housing preservation capital program to work with HUD's Rental Assistance Program (RAD1) for public housing properties.
- **MULTIFAMILY PRESERVATION PROGRAM (MPP):** MPP provides financing assistance for site acquisition, hard and soft costs associated with the preservation and improvement of rental properties located throughout New York State.
 - **HOMES FOR WORKING FAMILIES (HWF):** HWF provides financing to stimulate the new construction and preservation of rental housing affordable to households that earn up to 60% of Area Median Income.
 - **MIDDLE INCOME HOUSING PROGRAM (MIHP):** MIHP will increase the total number of mixed and middle income units throughout the State by providing gap funding to developments that include units that will be occupied by households earning up to 130% of Area Median Income.
 - **RURAL AND URBAN COMMUNITY INVESTMENT FUND (CIF):** CIF supports re-
- tail, commercial, or community facility components of mixed-use affordable housing developments in urban and rural communities statewide, as well as supporting preservation of existing affordable multi-family rental housing in rural areas.
- **HOUSE NY MITCHELL-LAMA PROGRAM (HML):** HML continues the effort under Governor Cuomo's original \$1 billion House NY plan to preserve as affordable the 44-property portfolio of Mitchell-Lama project loans acquired by HCR's Housing Finance Agency in 2013.
 - **MITCHELL-LAMA LOAN PROGRAM (MLLP):** MLLP builds upon the original House NY Plan and bolsters HCR's existing efforts to preserve the State's existing 74,000 units of Mitchell-Lama housing. MLLP will provide owners with financing incentives for capital repairs in order to preserve and extend the affordability for such properties. Properties with significant physical and/or financial needs in "high-need" or rapidly gentrifying areas will be prioritized.

HUD Grantee

Conference Slated

HUD Buffalo is sponsoring an All-Grantee Conference in Ithaca NY this July 11th – 12th. The conference will feature HUD's CPD Deputy Principal Assistant Secretary Harriet Tregoning & Regional Administrator Holly Leicht as well as a new partnership with Cornell University's Community & Regional Development Institute (CaRDI).

This year's theme, Sustainable Communities: Placemaking & Food Systems, will include presentations and discussions to share insight and give examples you can apply in your neighborhoods and organizations. Registration is free but space is limited. HUD administrative funds can be used for travel expenses.

Please sign up as soon as possible. More details and registration are available at: www.eventbrite.com/e/hud-buffalo-conference-sustainable-communities-placemaking-food-systems-tickets-25822416543.

The Hotel Ithaca has a limited number of rooms on hold at the government rate of \$121 for Monday evening – just mention the HUD conference. Call the hotel directly at (607)272-1000 for reservations.

Visit our website at www.ruralhousing.org

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Illegitimi Non Carborundum