



New York State Rural Housing Coalition, Inc.

June, 2017

Lake Ontario Flood Recovery Funding Announced

Governor Cuomo announced \$7 million in state funding on May 31st to assist homeowners that have been impacted by flooding along Lake Ontario and the St. Lawrence River.

The new investment program will provide up to \$40,000 for homeowners to support interior and exterior repairs to structural damage caused by flooding, as well as the repair or replacement of permanent fixtures.

The funding will be provided through HCR and will be available to eligible municipalities and not-for-profit housing organizations seeking to assist homeowners. Home owners will ultimately apply for assistance via their municipality or appropriate not-for-profit provider.

This funding is in addition to the \$10 million in state funding announced for eligible municipalities to repair roads, floodwalls and

public water infrastructure, also administered through HCR.

These programs are open to eligible applicants in Cayuga, Jefferson, Monroe, Niagara, Orleans, Oswego, St. Lawrence, and Wayne counties, and will provide grants for flood-related costs that have not or will not be compensated by any other federal, state or local recovery program or any third-party payers.

Applications for homeowner assistance and infrastructure aid to local municipalities are available at www.nyshcr.org/programs/nys-flood/.

Governor Cuomo has also announced up to \$5 million in grants for small businesses with physical damage or loss as a result of flooding. These funds are available through Empire State Development at www.governor.ny.gov/news/governor-cuomo-announces-5-million-small-business-grants-available-

those-impacted-lake-ontario. The program provides up to \$20,000 to small businesses to support the repair or replacement of damaged or destroyed real property and tangible assets. Assistance will be offered to cover losses not compensated by other programs.

The Mobile Command Centers and DEC permitting offices will hold weekend hours throughout the summer to assist residents and businesses. These efforts are open to residents of Cayuga, Jefferson, Monroe, Niagara, Orleans, Oswego, St. Lawrence and Wayne Counties, all of which were included in a state of emergency declaration on May 2nd.

June Is National Homeownership Month

June is National Homeownership Month, a time to reflect on the impact that owning a home has on household wealth, neighborhood stability and our nation's broader economic health. The theme of National Homeownership Month 2017 is Finding Your Place in a New Era of Homeownership. Are you doing anything creative, unusual, or innovative to celebrate Homeownership Month? If so, tell us about it! Shoot an email with information on your program or project (along with photos if you have them!) to colin@ruralhousing.org. Let the Coalition help you tell your story.

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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...

HUD Housing Counseling Webinar

Webinar: How to become a HUD Approved Housing Counseling Agency. Learn about the approval process for participation in HUD's Housing Counseling programs, including program requirements, tools and resources you can use to help your organization apply for HUD approval. The webinar will be held on June 13th, beginning at 2:00 PM. To register, visit: <https://register.gotowebinar.com/register/1250094524425191939>.

On May 31st, HUD announced the date of the next Housing Counselor Certification Exam. It will be held on August 1st. The fee for the exam will be \$60 online, or \$100 for a proctored exam. The Housing Counselor certification requirements are found at www.hudexchange.info/programs/housing-counseling/certification/. On June 1st, HUD is launching the Housing Counselors certification program website at www.hudhousingcounselors.com, which will allow user accounts to access training materials, and allow tracking of progress in the online training course, and to take a practice exam, when that exam becomes available.

Grant Writing Training

Introduction to Grant Writing Basics for Aging Service Providers and Other Not-for-Profits will be held next month in Albany. This free program is tailored to the needs of smaller agencies, grant-writing novices, and those with limited experience in writing successful grant proposals. Attendees will learn about the differences between fund raising and grant writing, a basic understanding of the different parts of the grant and how they inter-relate, and will learn tips when starting a new proposal. The session will take place on July 13th, beginning at 9:30 AM. For more information, visit <https://events.r20.constant-contact.com/register/eventReg?oeidk=a07ee6hi7yf9dd23ac9&oseq=&c=&ch=>.

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.

NYSERDA Announces Grants For Ground Source Heat Pump Systems

The New York State Energy Research and Development Authority (NYSERDA) has announced the availability of \$15 million in rebates for the installation of ground source heat pump systems for residences, businesses and institutions. Renewable heating and cooling technologies such as ground source heat pumps not only provide environmental benefits but also provide energy bill savings, increased comfort levels and health benefits compared to conventional heating and cooling technologies. Increasing the use of this technology supports Governor Andrew M. Cuomo's energy goal to reduce greenhouse gas emissions 40 percent by 2030.

The technology replaces oil- and gas-fired heating and cooling sources, thereby reducing greenhouse gas emissions. The funding was first proposed in February as part of the state's Renewable Heating and Cooling Policy Framework, which outlined various options to jump start the industry and stimulate the clean energy economy. NYSERDA issued the framework and will administer the rebate. In addition to the rebates for ground source heat pump systems, the framework set out policy options and market-based solutions to be implemented over the next few years, and identified longer-term approaches to support market growth of renewable heating and cooling technologies such as air-source heat pumps, solar heating and cooling, and biomass.

The amount of funding available to each project will depend on its size. Smaller projects (e.g., residential and small commercial buildings) can receive up to \$15,000 when the installation is completed. A typical

residential system will qualify for about \$6,000. Larger projects (e.g., multi-family, hospitals and college campuses) can receive up to \$500,000 per building with payments being made throughout the project. No single site can receive more than \$1 million.

Rebates will be available to qualified installers for two years or until all funds have been exhausted. The total amount of the rebate will be deducted from the total cost of the system, thereby passing the savings along directly to consumers. Any ground source heat pump system for which installation was complete on or after January 1, 2017, and that meets the requirements of the program, is eligible. Only participating, qualified designers and installers may submit applications. To become a participating designer or installer, or to see a list of those already participating, visit <https://www.nyserderda.ny.gov/become-a-gshp-installer>.

Funding will be provided through the Clean Energy Fund. For more information on renewable heating and cooling technologies and this funding visit NYSERDA's website at www.nyserderda.ny.gov/gshp.

It will be interesting to see if any housing rehab administrators pick up on this opportunity to match their available funding with these NYSERDA funds to install environmentally-friendly heating systems in the homes of their lower income clients as part of ongoing rehabilitation efforts. It appears that a partnership of some kind with a participating designer or installer may offer some opportunities to create long-term savings for our clients.

New Mortgage Product Targets Student Debt

Fannie Mae has developed a new mortgage product to allow parents and other family members that have co-signed student debt to refinance their mortgages to pay off the student loan. The mortgages are offered as cash-out refi's that pay off at least one student loan. The cash out is paid directly to the student loan servicer. This program is expected to help 8.5 million households to ease the student debt burden.

According to Fannie Mae, student loan debt in the US totals \$1.3 trillion, 70 percent of Bachelor's degree recipients leave school with debt, and the average debt for the 2015 graduating class was \$35,051. 25% of student loan borrowers are in delinquency/default on their loan repayments, according to the Consumer Financial Protection Bureau.

Millenials have the lowest home ownership rate for their age group in history. Yet Millenials aren't the only affected age group. According to the Government Accountability Office, in 2013 about 36,000 Americans lost a portion of their Social Security checks because of an unpaid student loan.

The new Fannie Mae product serves borrowers with at least 20 percent equity in their home.

Save The Dates!!

September 11, 12, & 13

***2017 Affordable Housing
and***

***Community Development
Conference***

Oswego, New York

National Housing Trust Fund Under Attack

President Trump's FY18 budget proposal released on May 23rd not only would slash funding for critical HUD affordable housing programs, it would also defund the HTF, the first new housing resource in a generation and one that is exclusively targeted to help build and preserve housing affordable to people with the lowest incomes, including those experiencing homelessness.

The HTF is administered as a block grant, giving each state the flexibility to decide how best to use HTF resources to address its most pressing housing needs. The HTF's first \$174 million were allocated to the states in 2016, which was an important start, but Congress must protect the HTF from the adminis-

tration's attack and instead significantly increase its funding to address the critical affordable housing needs of the lowest income renters in every community in the US.

With more resources, the HTF can play a critical role in ensuring the nation's 11.4 million extremely low income households have access to decent, affordable homes.

In addition to protecting the HTF from this new threat in Congressional deliberations on FY18 spending, Congress is considering reforms to the government sponsored enterprises (GSEs), Fannie Mae and Freddie Mac, in 2017. Because the HTF is funded through a small assessment on Fannie Mae and Freddie Mac's new business each year,

reforms to the GSEs would have a direct impact on the HTF. Previous bipartisan legislation reforming the GSEs included a significant increase in resources to the HTF. Congressional leaders considering reforms during this session of Congress must protect and expand the HTF to assist the 7.4 million extremely low income households who lack access to affordable homes. There may also be opportunities to expand the HTF in a comprehensive infrastructure package and in comprehensive tax reform efforts.

The Rural Housing Coalition has long been a supporter of the NHTF, recognizing the need for additional dedicated resources for affordable housing across the country.

Proposed USDA Budget Slashes Rural Housing Programs

President Trump's FY 18 budget for the Department of Agriculture would eliminate many rural housing programs. Direct rural housing lending would be eliminated, along with several grant programs, under the first full budget proposal from the Trump Administration, released on May 23rd. The budget would maintain assistance for current renters through the Section 521 Rental Assistance and Section 542 rural voucher programs, but all rental housing preservation efforts would be defunded, as would the self-help homeownership program. RD staffing would be cut by 925 staff years; a table in one of the budget documents shows how many positions would be eliminated in each state.

A new Rural Economic Infrastructure Grant program would combine Section 504 grants with Community Facilities grants, telemedicine distance learning grants, and broadband grants. The four programs received a total of \$133.6

million in FY17. The combined pool would get \$162 million under the FY18 budget, \$80 million of which is earmarked for Appalachia. (The Appalachian Regional Commission, however, would be eliminated, along with the Delta Regional Authority, the Denali Commission, and the Northern Border Regional Commission.)

The proposed USDA budget drops funding for the Section 502 Single Family Direct mortgage program from \$1 billion in 2017 to zero. Section 516 Farm Labor Housing Grants drop from \$8.3 million in 2017 to zero. Section 533 Housing Preservation Grants drop from \$5 million in 2017 to zero. RCDI funding will drop from \$4 million in 2017 to zero. Section 515 Direct Housing Loans will drop from \$35 million in 2017 to zero. The budget will recapture previously obligated funds totalling \$19 million from the Section 514 Farm Labor Housing Loans program, the Section 523

Self Help Technical Assistance, and the Rental Preservation Demonstration (MPR). In effect, the only programs that remain funded in the proposed budget are the Section 521 Rental Assistance, Section 542 Rural Housing Vouchers and Section 502 and Section 538 loan guarantee programs.

In a related matter, on May 11th, USDA proposed to reorganize, eliminating the position of Under-Secretary for Rural Development, and having the administrators of the Rural Housing Service, the Rural Business-Cooperative Service, and the Rural Utilities Service report directly to the Secretary of Agriculture. Secretary Sonny Perdue testified before the House Agriculture Committee on May 17th and the Appropriations Subcommittee on May 24th. He said that despite the elimination of the Rural Development UnderSecretary the proposed changes would elevate Rural Development.

Fall Interns

NLIHC is accepting applications for internship positions for the fall 2017 semester. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues with excellent writing and interpersonal skills.

The available positions are:

Field Intern. Assists the NLIHC Field team in creating email campaigns focused on important federal policies, writing blogs, managing our database of membership records, mobilizing the field for the legislative efforts, and reaching out to new and existing members.

Research Intern. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for NLIHC's weekly Memo to Members newsletter, attends briefings, and responds to research inquiries. Quantitative skills and experience with SPSS a plus.

Communications/Media/Graphic Design Intern. Prepares and distributes press materials, assists with media research and outreach for publication releases, works on social media projects, maintains a media database and tracks press hits. Also assists with sending out e-communications; designing collateral print material such as brochures, flyers, and factsheets; and updating content on the NLIHC website. Graphic design and Adobe Creative Cloud (Illustrator, InDesign, and/or Photoshop) experience needed. Please provide 3 design samples and/or link to online portfolio in addition to a writing sample.

Fall interns are expected to work 25 hours a week beginning in August or September and finishing up in December. A modest stipend is provided. A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you applying and that you are interested in the fall 2017 internship.

Interested students should send their materials to: Paul Kealey, chief operating officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to pkealey@nlihc.org.

Career Opportunities

Executive Director

Ithaca Neighborhood Housing Services is searching for a new Executive Director. INHS seeks an experienced community developer who is creative, mission driven, and can positively engage in the seven counties in the region. The ideal candidate will be excited about the opportunity to lead INHS into its next phase of growth, and will bring strong leadership and management experience. The job description is found at <https://ithacanhs.org/about-inhs/execdirector/>.

Applicants should submit a cover letter detailing their qualifications for this position and their salary requirements to IthacaNHSExecutive@gmail.com. No phone calls or letters please. EOE

Executive Director

For New Community Transformation Initiative

Sullivan 180 is a newly launched nonprofit organization that will serve as a catalyst for change as it relates to health and well-being in Sullivan County, New York. Leading a team of three and partnering with a well-networked and influential Board of Directors who are funding the organization through its first three years, the inaugural Executive Director will be responsible for convening key leaders in the community to identify systemic barriers to health, establishing strategic priorities and consolidating community efforts towards those objectives, securing programmatic funding, and marshalling resources to amplify the community's work. This is an incredible opportunity for an experienced, highly collaborative, and strategic executive to be part of an ambitious and groundbreaking approach to community health; and to help define the organization from its inception. To learn more and apply, please visit http://talentcitizen.com/tc_active_searches/s180-ed/.

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.

Section 533 NOFA Released

USDA published a NOFA for the Section 533 Housing Preservation Grants on June 1st. Pre-applications are due on July 17th.

The HPG program provides financial assistance for the repair of homes occupied by very low income and low income households in rural communities with concentrations of substandard housing. Funding levels for this NOFA are dependent upon the appropriation or Contin-

uing Resolution allocation of funding (see related article on Page 4). In 2016, USDA awarded \$3.9 million to 107 organizations nationally, supporting the renovation of 966 housing units. Grant awards to sponsor agencies were in the \$20,000-30,000 range.

The Federal Register announcement for this NOFA is found at www.gpo.gov/fdsys/pkg/FR-2017-06-01/pdf/2017-11315.pdf.

Brownfields Conference Slated

Brownfields & Sustainability in New York: What Happens Now? will take place in Albany on June 7th and 8th.

What can you do to move current or future redevelopment projects forward despite technical challenges and significant federal cuts in funding? Hear top New York State policy-makers talk about New York's programs & vision for brownfield redevelopment and the policy landscape in these uncertain times.

For information and to register, visit: www.cclr.org/civicism/event/info?reset=1&id=223.

Visit our Facebook page

for up-to-the minute news, events, and announcements!

We live at www.facebook.com/New-York-State-Rural-Housing-Coalition-333134857189 on social media

Proposed Budget Slashes HUD Programs

In President Trump's proposed FY 18 budget released on May 23rd, a number of significant HUD community development and affordable housing programs are targeted for elimination. The \$3 billion CDBG program will be zeroed out if the proposed budget is enacted by Congress. The CDBG program funds the state Community Development Block Grant program in New York, which supports housing, economic development, and infrastructure projects in non-entitlement communities. Many rural communities rely on this program for improving

the homes of lower income families.

Also eliminated in the proposed budget is the HOME program, which has invested \$950 million in affordable housing each year in 2016 and 2017. The \$10 million Self-Help Homeownership Program (SHOP) is also eliminated.

Further significant cuts include a two-thirds cut to the budget for the Public Housing Capital Fund, to \$628 million. This will dramatically impact New York, which just completed a controversial state

budget negotiation that saw a significant-but-still-inadequate appropriation to the New York City Housing Authority for much-needed repairs.

The HOPWA program will see a \$26 million reduction in funding under this proposal, the \$40 million VASH set aside for homeless veterans will disappear, housing counseling support will be reduced by \$9 million, and \$15 million will be lost for Healthy Homes and Lead Hazard Control. \$25 million will be slashed from the Section 811 housing program for the disabled.

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R·U·R·A·L
HOUSING
COALITION
INCORPORATED

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