



Early Round Capital Project Applications Due October 5th

The competitive round of capital development funding for affordable housing, including 9% Low Income Housing Tax Credits (LIHTC) has been announced. Projects that are ready to go may submit for the early round deadline of October 5th. Other projects should target a December 5th deadline. The deadline for Empire State Supportive Housing Projects is November 7th.

Other capital resources are available through the 2017 Unified Funding Round, including:

- Supportive Housing Opportunity Program (SHOP) - \$35 million
- Housing Trust Fund (HTF) - \$65.2 million
- NYS HOME Program - \$7 million
- Rural and Urban Community Investment Fund (CIF) - \$44.9 million
- Middle Income Housing

Program (MIHP) - \$16 million

- Homes for Working Families (HWF) - \$4 million
- Public Housing Preservation Program (PHP) - \$10 million
- Multifamily Preservation Program (MPP) - \$15 million
- New York State Low Income Housing Tax Credit (SLIHC) – \$4 million

There are three separate deadlines for the application, including one specific to shovel-ready housing projects:

- Early Award Projects – by 5:00 PM, October 5, 2017
- Early Round Empire State Supportive Housing Projects (ES-SHI) – by 5:00 PM, November 7, 2017
- Other capital applications – by 5:00 PM, December 5, 2017

Housing projects not ready for the early round may apply before the regular deadline of December 5,

2017.

To read the full RFP and access other resources on HCR’s website at www.nyshcr.org/Funding/UnifiedFundingMaterials/2017/.

Application Workshops

- ALBANY – Friday, September 8th: 10:00 AM, Hampton Plaza Ballroom, 38-40 State Street
- ROCHESTER – Thursday, September 7th: 10:00 AM, Rochester City Council Chambers, City Hall – Rm 302, 30 Church Street
- NYC – Monday, September 11th: 10:00 AM, 5th Floor Hearing Room, 25 Beaver Street

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2017 Conference Heads To Oswego This Month!

This is a last call for registration for the 2017 Affordable Housing and Community Development Conference in Oswego on Sept. 11-13th. The registration site is found at <http://events.constantcontact.com/register/event?llr=87dbbwfab&oeidk=a07eeg7xbuu597efdb4>. Information on lodging, the conference agenda, and special deals can be found on the registration site. Please note, the Coalition’s Albany office will be shuttered from close of business on Friday, September 8th through September 14th.

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...

HomeSmart Conference

HomeSmartNY will hold their annual statewide conference for housing and foreclosure counselors on September 27-28th at the Doubletree Hotel in Schenectady. The conference will include sessions on the HUD Housing Counselor certification process, the SONYMA Graduate to Homeownership program, and partnering with Economic Development Corporations. Register at www.eventbrite.com/e/power-through-partnerships-homesmartny-annual-conference-awards-dinner-tickets-35638340235-mc_cid=2fa6f97ec8&mc_eid=0a6165b4b3.

Grants.gov User Survey

The fine folks at www.grants.gov are ASKING for our input into their delightful platform. If you've ever used this website to submit requests for critical funding, NOW is the time to share your opinions.

To complete the survey, visit: www.surveymonkey.com/r/grantsgovusersurvey.

Reforms To The Mortgage Deduction

Politico reported on August 4th on the White House's "Real Estate Industry Tax Reform" listening session and confirmed that the Trump administration is considering reforms to the Mortgage Interest Deduction – including United for Homes' proposal to reduce the size of a mortgage eligible for a tax break from the current cap of \$1 million. Lowering the cap on the deduction is key to UfH's strategy to redirect the savings to support affordable housing development through the National Housing Trust Fund. The article is found at www.politico.com/story/2017/08/04/trump-homeowner-tax-benefit-241328?utm_source=United+For+Homes+Newsletter+List&utm_campaign=f8104884f5-EMAIL_CAMPAIGN_2017_08_09&utm_medium=email&utm_term=0_93e9a0e622-f8104884f5-291752677.

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.

Court Rules Disparate Impact Source-of-Income Discrimination Suit Can Proceed

Source-of-income discrimination and disparate impact were the subjects of a law suit filed by the National Fair Housing Alliance (NFHA) against the Travelers Insurance Company. NFHA claims the firm violates the Fair Housing Act by discriminating on the basis of race and sex through its policy of denying insurance to apartment owners who rent to households with Housing Choice Vouchers (HCVs). NFHA also asserts Travelers violates the District of Columbia's Human Rights Act because the firm's policy discriminates against African Americans and women based on source of income (HCVs), because 92% of HCV households in the District are African American and 81% are female-headed households. The US District Court for the District of Columbia ruled that NFHA has standing to bring the discrimination suit and the Court rejected Travelers' motion to dismiss the suit, holding that NFHA had succeeded in providing a viable disparate impact claim under the Supreme Court's Inclusive Communities Project decision.

The District Court noted that NFHA's claims meet the "robust causality" requirement articulated in Inclusive Communities because NFHA sufficiently alleged that Travelers' policy disproportionately harms the groups most likely to

rely on HCVs, African Americans and women, by limiting their housing choices. The Court also held that NFHA adequately alleged that Travelers' policy violated the DC Human Rights Act's prohibitions on housing discrimination based on source of income.

Source-of-income discrimination generally refers to landlords who refuse to rent to a household based on the type (the source) of income they have to pay the rent, such as a HCV, Social Security, Supplemental Security Income (SSI) received by people with disabilities, veterans' benefits, alimony or child-support payments from a missing spouse, and Temporary Assistance for Needy Families (TANF).

For more than 45 years, federal circuit courts had recognized two categories of discrimination prohibited under the Fair Housing Act of 1968: acts that are clearly intentional and acts such as policies and practices that might seem neutral but that have a discriminatory effect. Under the disparate impact standard, courts assess discriminatory effect and whether an action perpetuates segregation, whether the discrimination is justified, and whether less discriminatory alternatives exist for the challenged practice.

NFHA's summary of and link to the decision are at: <http://bit.ly/2g5uq5M>.

Free Guide On Writing Appeal Letters

The Network for Good is making a free publication available on *How To Write Fundraising Appeals That Raise More Money*. To download your copy, visit: http://learn.networkforgood.com/npt-eblast-081617-how-to-write-appeals-that-raise-more-money-registration-page.html?utm_medium=3paemail&utm_source=npt&utm_campaign=stock_fundraising-appeals-2017.

502 Packaging Training

The Housing Assistance Council will host Section 502 Packaging Training: for Nonprofit Housing Developers on Tuesday, September 19 - Thursday, September 21, 2017 in Atlanta, GA.

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 event is \$750. To register, visit: www.cvent.com/events/section-502-packaging-training/registration-bc98-c2e263754ec2b64cd8a6215c1157.aspx?i=263d8ca7-9d8b-4060-a9a9-c52a830098e7&fqp=true.

Editor's Note: This is the same training that was offered at the Coalition Conference in 2016.

To the best of our knowledge, this 502 packaging training is the closest session to New York that will be offered in 2017.

USDA Guidance For Originators Issued

USDA has issued revisions to the handbook for origination of guaranteed single family home mortgages. The relevant changes are found in Handbook-1-3555 - Chapter 16 and Appendix 8.

Procedure Notice 501 was published on July 7, 2017, and revised Chapter 16 of HB-1-3555. To assist in identifying the changes, USDA published a Revision Guide (www.rd.usda.gov/files/RD-SFH-RevisionDocumentCh16.pdf) outlining revisions implemented with this publication.

In addition, Procedure Notice 502 was published on July 31, 2017, and revised Appendix 8 of HB-1-3555. Chapter 12 Bankruptcy, which was previously inadvertently omitted, was added to the definition column for EDI Value Codes.

Questions regarding this announcement may be directed to the National Office Division at (202) 720-1452.

Notice of Annual Meeting

The Annual Meeting of the New York State Rural Housing Coalition, Inc. will be held on Wednesday, September 13th in conjunction with the closing luncheon of the 2017 Affordable Housing and Community Development Conference at 26 East First Street, Oswego, New York. The meeting will begin at approximately 12:30 PM and is open to the public. The meeting will include nomination and election of members of the board of directors, and other such business as may come before the membership.

Banks Called Out For Supporting Bad Landlords

In an effort to address New York City's worst landlords, the NYC Public Advocate released on August 15th the names of the 10 banks that have invested the most in the city's worst housing stock. The Public Advocate maintains the Worst Landlords Watchlist, to hold landlords accountable, demand repairs to dangerous buildings, and who are forcing tenants out with underhanded or illegal tactics. Identifying the lenders behind these landlords is the next step in holding the landlords accountable.

Public Advocate Letitia James called on these banks to reform their lending practices to protect tenants. "Banks should put their money where their values are, and stop funding the City's Worst Landlords until they fix unsafe housing conditions. Banks must use their economic leverage to get bad landlords to take responsibility for maintaining basic living conditions in their buildings. We won't rest until every single tenant has access to safe housing all across New York City." She called on the banks to modify their practices when making loans

to landlords. The reforms she called for include:

- Banks should incorporate a landlord's presence on the Worst Landlords Watchlist, as well as current violations, hazardous conditions, and findings of harassment when evaluating a property for a loan;
- If a landlord is on the Worst Landlords Watchlist, banks should condition the loan on the removal of Department of Housing Preservation and Development (HPD) and Department of Buildings (DOB) violations, and assess future property revenue only on the current rent roll; and,
- If a landlord is placed on the Worst Landlords Watchlist after receiving a loan, the bank should appoint a liaison to work with the landlord and tenants on a remediation plan that includes monthly inspections. If the landlord defaults on the remediation plan, the bank should foreclose on the property and appoint a receiver.

Save The Dates!

The NY Rural Advocates Annual Meeting and Policy Retreat will be held on October 18th and 19th at the Otesaga Hotel in Cooperstown, New York. The session will begin at 11:00 AM on the 18th, and will conclude with the Advocates Board Meeting on the 19th.

The 2018 Advocates Legislative Agenda will be developed based on the feedback received in this meeting, so it is important for anyone concerned with rural housing and community development issues in New York to attend.

Rooms at the Otesaga are \$237 per night, full American Plan. For reservations, call the Otesaga directly at (607) 547-9931. For more information on the Policy Retreat, email Blair Sebastian at nysruraladvocates@gmail.com.

Grantseeker Survey

The GrantHub team is excited to partner with GrantStation and invite you to participate in the Fall 2017 State of Grantseeking Survey! Please share your knowledge and experience by completing this survey that should take no longer than 15 minutes. As part of the grantseeking community, you know how important it is to stay on top of trends. Being able to compare your grant process and efforts with those of other similar organizations can help you maximize your limited resources and identify new opportunities. Not only will the results of the survey spotlight emerging developments in funding trends, but also serve as a valuable benchmark for your organization.

Please take a few minutes to participate in this important survey before September 30, 2017. Results will be made available to participants and published on both the Foundant for Grantseekers and GrantStation websites in mid November. The survey can be found at www.research.net/r/GrantHub-F17.

Executive Director

Knowledge of New York State and Federal housing programs; Experience in developing and managing budgets; Experience in supervising employees including hiring, firing and discipline and can delegate responsibilities appropriately; Experience in working with multiple funding and grant sources for organization; Experience working with City, County, State and Federal Housing Rehabilitation Programs; Experience working with the media, funding sources, the public, City, County and State Officials as the face of the organization; Can work with attorneys, architects, tax & finance experts as necessary on projects; With respect to developing projects: a) Can aid and develop preliminary proformas for major projects, b) Work with potential investors for such projects, c) Make applications for tax credits, when available, d) Draft source and use analysis for projects, e) Discuss financial and physical feasibility of projects with investors either individually or in conjunction with other consultants.; Assists in grant writing; Has experience working with a Board of Directors. Salary commensurate with experience. Please cite experience in your resume. Please mail resume to: Mark Gebo, 216 Washington St., Watertown, NY 13601, or email to mggebo@gmail.com. EOE

Career Opportunities

Executive Director

Affordable Housing Not-For-Profit located in the Hudson Valley now accepting applications for Executive Director – Full Time Position. Flexible working environment. Minimum Qualifications:

- Current STAR Certification and Fair Housing Training or ability to secure within 6 months.
- 3-5 years experience managing 515 projects, working with Rural Development and NYS HCR.
- Experience with grant writing.

Please send resume to: marsha@rivertownhousing.org.

EOE

Executive Director

Southern Hills Preservation Corporation (SHPC) is seeking an experienced executive director who is knowledgeable about affordable housing, has nonprofit experience, and is capable of guiding the agency's future growth. The Executive Director provides strong management, vision, and leadership; works closely with the Board of Directors to guide the agency and achieve goals; develops long-term strategies and manages multiple projects in a dynamic environment; maintains positive relationships with local, state, and federal stakeholders; develops and monitors the annual agency budget; supervises staff; and identifies potential funding sources and secures funds. Experience in affordable housing or a related field is required. Nonprofit leadership and management experience highly desired. Bachelor's degree required; advanced degree preferred. Full-time exempt position with competitive benefits. Send email letter, resume, salary requirements, and contact information for three professional references by September 15, 2017 to office@southernhillspc.org, or mail to 2383 US Route 11, LaFayette, NY 13084. EOE

Neighbors of Watertown, Watertown, NY

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.

Hearing Held On Improving/Expanding LIHTC

The Senate Finance Committee held a hearing, “America’s Affordable Housing Crisis: Challenges and Solutions,” on August 1st. The hearing focused on proposals to reform and enhance the Low Income Housing Tax Credit (LIHTC), including the “Affordable Housing Credit Improvement Act of 2017” (S 548). The Committee heard testimony from five witnesses: Daniel Garcia-Diaz, US Government Accountability Office (GAO); Grant Whitaker, National Council of State Housing Agencies; Katherine O’Regan, New York University Furman Center For Real Estate and Urban Policy; Kirk McClure, School Of Public Policy and Administration, University of Kansas; and Granger MacDonald, National Association of Home Builders.

Committee members expressed their strong bipartisan support for preserving and enhancing LIHTC in any potential tax reform legislation, citing the importance of the tool in the context of America’s housing affordability crisis. Committee Chair Orrin Hatch, who is an original cosponsor of S 548, pointed to the scale of the affordable housing shortage and urged bipartisan cooperation on a solution. “There seem to remain many households facing cost burdens associated with renting, with perhaps as much as 26 percent of renter households having paid more than half of their incomes in rent in 2015,” Mr. Hatch said. “This is a problem that should be ready for a bipartisan solution.” Senator Maria Cantwell, who introduced S 548, urged action by Congress. “If we do nothing, the crisis will be exacerbated,” she said.

Members and witnesses also discussed several opportunities to improve LIHTC through reforms

that help the program produce and preserve units more deeply targeted to people with extremely low incomes, reduce barriers to affordable housing development in high-cost “high opportunity” neighborhoods, and enhance federal oversight. As Dr. McClure noted, the LIHTC program would make even greater impact if it could produce more units affordable to households with extremely low incomes, whose needs are the greatest. S 548 makes improvements to LIHTC to achieve that.

Several Committee members praised the program’s design, which localizes decision-making and attracts private capital to affordable housing production. “One reason I support the Low Income Housing Tax Credit program is it allows decisions on affordable housing to be made in the communities where the housing is needed while involving the private sector,” stated Chair Hatch. Senator Johnny Isakson agreed. “I’m a big supporter of this program, and of Ms. Cantwell’s bill,” he said. “If we don’t do it, I can’t think of any other way to get private capital flowing to generate the housing necessary to house the American people.” Members and witnesses discussed the state-level compliance standards to which developers and investors must adhere in order to receive their LIHTC allocations.

In his testimony, Mr. Garcia-Diaz discussed a number of the GAO’s concerns regarding federal oversight of the program. Citing GAO findings that noncompliance reporting by state housing finance agencies was inconsistent in their frequency and detail and that the IRS did little to follow up on non-compliance reporting, Mr. Garcia-

Diaz highlighted several ways to strengthen IRS oversight of the program. These included clarifying reporting requirements, improving tracking of properties placed in service, and using HUD as a resource to augment IRS’s monitoring and data collection capacity. “We believe that investing in oversight and accountability will help ensure that agencies meet program requirements, use federal resources effectively, and ultimately achieve the nation’s goal of providing poor and vulnerable families safe, decent, and affordable housing, which is so desperately needed today,” he said.

Several Committee members also discussed the connection between LIHTC’s efficacy and the availability of Congressionally-appropriated resources for rental assistance and affordable housing production. Senator Bob Menendez stated that President Trump’s FY18 budget request, which proposes to slash federal rental assistance and community development programs, “would turn this affordable housing crisis into an epidemic.” Ms. Cantwell rejected the false choice between investing in affordable housing and fiscal discipline. “Doing nothing doesn’t save us any money,” she said. Dr. O’Regan agreed, citing research demonstrating how the lack of affordable housing shows up in other budgets in the form of higher health and criminal justice system costs. Dr. O’Regan also stressed that LIHTC alone is not enough to create units affordable to very low income families, and that there is a large overlap between LIHTC units and federal rental assistance programs targeted to very low income households. “Forty-seven percent of LIHTC units use some form of rental assistance,” she said.

LIHTC Hearing, Continued

Continued from Page 6

S 548 and companion legislation in the House could advance either on their own or as part of tax reform legislation in the 115th Congress. Voicing his support for the program and S 548, Senator Sherrod Brown suggested it should be advanced with or without progress on tax reform. "LIHTC is critical," he said. "It should be protected and expanded whether tax reform occurs in a bipartisan way or proceeds as a Republican fantasy."

Coalition Launches Facebook Groups To Link RPCs

The Rural Housing Coalition has launched two new Facebook groups to assist RPC leaders and staff to link to their peers knowledge base. The **NYS Rural Housing Coalition Peer-to-peer RPC Forum** is found at www.facebook.com/groups/200800130444016/. Anyone who works for, or serves on the board of an RPC is welcome to join the site, and take part in the conversation.

The **RPC Open House For Executive Directors** (www.facebook.com/groups/218843968639700/) is a closed group specifically for the Executive Directors of Rural Preservation Companies.

There is a wealth of experience found in the RPC network, and great information is being shared in these two online communities daily. Take advantage of the opportunity to gain from the experiences of your colleagues in the oft-challenging field of affordable housing and community development.

Assemblyman Farrell To Retire

Assemblyman "Denny" Farrell, chair of the Ways and Means Committee, will retire effective September 5th. Chairman Farrell will be remembered as one of the original founders of the Neighborhood and Rural Preservation Companies in the late 1970's. September 5th will mark the 51st anniversary of his first job in state government, working for the Supreme Court in Manhattan. He has represented the 71st Assembly District for 41 years.

Chairman Farrell has been a faithful witness each February or March to pleas for increased funding for the RPC program and state investment in capital funding programs.

During the annual budget hearings, he has been a constant on the dais, while advocates have made impassioned requests for project funding to meet the housing needs of New York's less-fortunate.

"I am taking this step for a number of reasons, including the desire to spend more time with my family and to deal with some issues concerning my health," said Farrell, 85. "It also will give my Democratic colleagues the opportunity to name a new Chair of the Ways and Means Committee so the work of the committee can proceed without disruption on next year's budget and other priorities as it always has soon after November's election."

HHAP NOFA Reminder

Funding applications continue to be taken on a rolling basis for the Office of Temporary and Disability Assistance's Homeless Housing and Assistance Program. \$64 million is available, and HHAP began accepting applications on June 23rd. Permanent supportive housing, transitional housing, and emergency shelters are all eligible for HHAP funding support.

Projects funded with HHAP must remain in service for 25 years. All residents of these projects must have been homeless.

The HHAP description is found at the OTDA website at <http://otda.ny.gov/contracts/2017/HHAP/>. For more information, contact Dana Greenberg at (518) 473-2587 or by email at dana.greenberg@otda.state.ny.us.

Housing Alliance For Developmentally Disabled Residents

The New York State Association of Community and Residential Agencies (NYSACRA) was awarded a Balancing Incentive Program grant to promote and enhance individual housing options for people with Developmental Disabilities. In 2015 NYSACRA published the *Report to the Housing Task Force*. In order to continue with the momentum from that effort, NYSACRA is pleased to sponsor Alliance meetings to partner with developers, lenders, government stakeholders, provider agencies and people receiving support and their families to create more independent housing options for people with intellectual and developmental disabilities. The upstate meeting will be in Albany on September 19th, at 240 Washington Avenue Extension, Suite 501. RSVP to Carol Napierski at Caroln@nysacra.org, or for further information. Additional meetings will be held in Westchester County on September 6th and in New York City on September 12th. Contact NYSACRA for times and locations.

USDA Electronic Status Reporting Implementation To Be Delayed

The implementation date when USDA Guaranteed Loan Servicers are required use of the new electronic status reporting enhancements will be delayed by three months from April 1, 2018 to July 1, 2018.

USDA Rural Development (RD) will adopt enhanced Electronic Status Reporting (ESR) on July 1, 2018. At that time, all loan servicers are required to report for the period ending June 30, 2018 using the new Electronic Data Interchange (EDI) format or by using the web screens on USDALINC (<https://usdalinc.sc.egov.usda.gov/RHShome.do>).

Below are the new business reporting requirements:

1. Monthly default status reporting will be enhanced to add additional data fields and default status codes. The current EDI Transaction Set 264 will continue to be used but will require many new data fields. The new default reporting structure will be similar to that of the Federal Housing Administration (FHA).

2. Quarterly status reporting will change in frequency from quarterly reporting to monthly reporting. The EDI Transaction set 203 will continue to be used and will not change

in structure. However, the statuses of all loans will now be required on a monthly basis.

3. Loan servicers will now be required to perform corrections of their status reports, similar to what is required by FHA.

For loan servicers with a small USDA Rural Development portfolio, the web screen method of reporting will still be available in lieu of the EDI transaction sets.

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