



What Does A Mixed Income Housing Development Look Like?

On July 18th, ground was broken on a \$52.9 million mixed use residential complex in Rochester. For a number of years, NYS HCR has promoted mixed income housing development in a number of its financing programs, so we thought it might be interesting to take a closer look at a project to see what makes it work.

The Eastman Reserve is being built on a parking lot of the former Kodak campus in Rochester. The project will consist of 17 buildings, containing 187 rental units, along with leasable commercial space. Twenty seven of the units will be targeted to homeless young adults. Support services will be provided on-site.

Pathstone, a Rural Housing Coalition member, is the project sponsor. The project includes a clubhouse with computer lab, a large community room with fireplace and kitchenette, management and resident services staff offices, a fitness center, a playground, a pavillion with grilling stations, secure indoor bicycle storage, video surveillance, a dog park, private parking and a rooftop patio. The apartments include in-unit washers and dryers, stainless steel appliances, and patios and balconies.

Eastman Reserve is the first residential project in the Eastman Business Park, which now houses nearly 100 companies on the site of the Kodak plant. The project is designed to provide residential density and commercial activity to assist in the regeneration of the neighborhood. The design of the project provides an urban feel to the neighborhood, with commercial spaces on the ground floors of the apartment

buildings, fronting on the public street. Tenants at The Eastman Reserve will

have incomes between 60% and 130% of AMI. Utilities are included in the rent. NYS HCR financed a portion of the project with \$25.5 million in tax exempt bonds, and \$5.1 million from HCR's Middle Income Housing Program. Low income housing tax credits will generate \$20 million in equity, and \$10.6 million will come from the New Construction Capital Program.

PathStone Corporation is working in conjunction with Christa Construction LLC, NH Architecture, Marathon Engineering, EC4B, Jensen Engineering, Sustainable Comfort, Inc., and Flaherty Salmin CPAs to complete the development. The Eastman Reserve is scheduled for full completion by Spring 2020, with a phased lease-up expected to begin in late 2018 for units that are completed early.



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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...

Housing Counseling Certification Website

Effective August 28th, the HUD Housing Counselors certification program website, www.hudhousingcounselors.com will provide updated training materials. The training materials, including the interactive online modules, downloadable Study Guide (both English and Spanish versions), and practice examination, will be updated and republished on August 28, 2018.

HomeSmartNY Conference

The HomeSmartNY 2018 Conference and Dinner will be held on September 12th and 13th at the Doubletree Hotel in Binghamton. Register at http://events.eventzilla.net/e/2018-homesmartny-annual-conference-and-awards-dinner-2138959270?mc_cid=5084894707&mc_eid=0a6165b4b3.

2018 Conference Agenda Posted

A draft agenda for the upcoming fall conference in Liverpool has been posted on the Rural Housing Coalition's website (www.ruralhousing.org). The agenda will be updated as additional workshops and presenters are confirmed. To review the agenda, visit the website and click on the **Conference** button in the top toolbar.

Social Media Webinars

TechSoup is offering a number of free or fee-based webinars, including:

- Social Media Marketing 101: How to Get Started with Social Media for Fundraising for Your Nonprofit on August 9th
- How to Produce Captivating Digital Content on August 14th
- 27 Ways to Improve Your Website Immediately on August 21st

For more information, visit www.techsoup.org/community/events-webinars.

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.

Rent Relief Act

Senator Kamala Harris introduced the “Rent Relief Act” (S3250) on July 19th. The bill aims to reduce the rent burden on low income renters by creating a refundable tax credit for individuals who live in rental housing and who pay more than 30% of their gross income for the taxable year on their rent and utilities. Individuals living in government-subsidized rental housing would claim the value of one month’s rent as a refundable tax credit. This bill will reduce the cost burden on low income renters and allow individuals and families additional money to be spent on healthcare, education, child care, and other needs. The bill is similar to one introduced by Representative Joe Crowley in the fall of 2017.

Read Senator Harris’s press release on the bill at: <https://bit.ly/2O4FXyx>.

HUD Offers Building HOME Webinar Series

HUD’s Office of Affordable Housing Programs (OAHP) will offer the virtual delivery of the Building HOME training series. Each series will include 4 weekly 2-hour sessions on Wednesdays from 1:00 PM - 3:00 PM, followed with a 1-hour Office Hour session on Thursday to review homework and answer questions related to that week’s materials. This course is a prerequisite for all other HOME topical courses.

The Building HOME webinars provide an overview of the HOME Investment Partnerships Program (HOME), including the latest re-

HEAP Public Comments Sought

The New York State Office of Temporary and Disability Assistance, in accordance with the Low Income Home Energy Assistance Act of 1981, as amended, invites comments on the proposed New York State Plan for the 2018-19 Home Energy Assistance Program (HEAP). A copy of the draft 2018-2019 HEAP State Plan may be found on the OTDA website at: www.otda.ny.gov/programs/heap/stateplan.asp.

The hearings will be held at the following locations and times:

- Albany, New York - Tuesday, August 7, 2018 from 1:00 to 3:00 PM, Husted Hall Room 214, State University of New York at Albany Downtown Campus, 135 Western Avenue, Albany, New York 12203.
- New York, New York - Thursday, August 9, 2018 from

11:00 AM to 1:00 PM, Harlem Office, 317 Lenox Avenue, Training Room 603, New York, New York 10027.

In addition, written comments will be accepted through close of business August 17, 2018. Written comments should be directed to: New York State Office of Temporary and Disability Assistance, 40 North Pearl Street, HEAP Bureau, 11B, Albany, NY 12243.

Written, faxed or e-mailed comments on the proposed New York State Plan for the 2018-2019 HEAP will be accepted until close of business, August 17, 2018.

Written comments should be addressed to:

NYS Office of Temporary and Disability Assistance
HEAP Bureau
40 North Pearl Street, 11B
Albany, New York 12243

quirements codified in the HOME Final Rule. Participants will become familiar with all program activities, including homeowner and homebuyer, rental housing, tenant-based rental assistance, and Community Housing Development Organization (CHDO) activities. Tenant Based Rental Assistance (TBRA) will be presented during the first half of the final Office Hour for each series to allow Session 4 to focus on Rental Housing.

The Building HOME Webinar Series is relevant to Participating Jurisdiction (PJ) staff, Subrecipients, and CHDOs. Building HOME

Series 3 will be held on September 12th, 19th, 26th, and October 3rd. Series 4 will be held on October 24th, 31st, November 7th, and 14th.

This webinar is limited to 500 participants. You must have a HUD Exchange account to register. Visit www.hudexchange.info/trainings/instructions/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=8a41ca4d11-Reg-2018-Building-HOME-Webinar-Series-IV&utm_medium=email&utm_term=0_f32b935a5f-8a41ca4d11-18458393#live-webinar.

Join the conversation!

Staff of Rural Preservation Companies are invited to join with their peers on the **NYS Rural Housing Coalition’s Peer-to-Peer RPC Forum** on Facebook to discuss issues related to administering housing programs and share ideas on new strategies for addressing housing needs in our communities. Join the conversation today!

Senators Introduce Bill To Establish Bipartisan Affordable Housing Task Force

On July 18th, US Senators Todd Young, Maria Cantwell, and Angus King, along with Senators Dean Heller, Tim Kaine, Doug Jones, Cory Gardner, Marco Rubio, and Chris Coons introduced the Task Force on the Impact of the Affordable Housing Crisis Act, which seeks to better understand and respond to America's affordable housing crisis by creating a bipartisan affordable housing task force.

For millions of Americans, a lack of affordable housing has negative, profound, and lasting consequences. Research shows that an inability to access safe and affordable homes jeopardizes educational performance and economic mobility, and leaves families with fewer dollars to spend on health care, groceries, and other important expenses – fur-

ther trapping families in the cycle of poverty. The task force would:

- Evaluate and quantify the impact that a lack of affordable housing has on other areas of life and life outcomes for individuals living in the United States, including education, employment, income level, health, nutrition, access to transportation, and poverty level in the neighborhood in which individuals live.
- Evaluate and quantify the costs incurred by other federal, state, and local programs due to a lack of affordable housing.
- Make recommendations on how to use affordable housing to improve the effectiveness of other Federal programs and improve life outcomes for individuals living in the United States.

Other Senate Proposals On The Table

The Senate is currently considering a number of controversial proposals related to affordable housing:

- Senate Amendment 3520 – Introduced by Senator Mike Lee, this amendment would bar HUD from implementing or enforcing its Affirmatively Furthering Fair Housing (AFFH) rule.
- Senate Amendment 3634 – Senator Ted Cruz's amendment would allow HUD to divert scarce disaster recovery funds approved by Congress in the wake of Hurricane Harvey, Irma, and Maria away from low income disaster survivors and communities with the greatest needs. Housing advocates sent a letter to HUD signed by more than 500 local, state, and national organizations in opposition when he and other members of the Texas delegation proposed these harmful changes last fall.
- Senate Amendment 3431 – Senator Mike Enzi's amendment would direct HUD to develop a plan to eliminate "fragmented, duplicative, or overlapping" housing assistance programs. The amendment could endanger critical resources for affordable housing.
- Senate Amendment 3593 – Introduced by Senators Tim Scott and Joe Manchin, this amendment would allow housing providers to report on-time and late rental payments to credit bureaus. While the amendment is well-intentioned in trying to help people build credit, the amendment could negatively impact credit scores while taking away a critical tool tenants have in extreme circumstances - withholding rent to ensure landlords address uninhabitable conditions in their homes.

FHFA Structure Unconstitutional

On July 16th, the US Court of Appeals for the Fifth Circuit ruled that the structure of the Federal Housing Finance Agency (FHFA) is unconstitutional, as a result of a challenge to the receivership of Fannie Mae and Freddie Mac filed by GSE shareholders. The action hinged on whether limitations in how the FHFA Director could be removed from office allowed sufficient Executive branch oversight under Article II of the Constitution.

The Court decision holds that Congress insulated the FHFA to the point where the Executive Branch cannot control the FHFA or hold it accountable. The Court reached this conclusion after assessing the combined effect of the: for-cause removal restriction; single-Director leadership structure; lack of a bipartisan leadership composition requirement; funding stream outside the normal appropriations process; and the Federal Housing Finance Oversight Board's purely advisory oversight role.

The Court ruled that the structure of the FHFA violates Article II of the constitution in limiting the ability of the Executive Branch to effectively control the activities of the Agency, as required by the Constitution. The decision reversed the district court's order granting the Agencies' motion for summary judgment that the FHFA is unconstitutionally structured in violation of Article II and the Constitution's separation of powers, and remanded to the district court with instructions to enter judgment declaring the "for cause" limitation on removal of the FHFA's Director found in 12 USC § 4512(b)(2) violates the Constitution's separation-of-powers principles.

AVP Special Programs and Analytics

NYS HCR has an opening in Albany for an Assistant Vice President for Special Programs and Analytics. This position assists the Single Family Programs Division with the analysis, development, use and implementation of programs and policies. Responsibilities include but are not limited to the following: Review renovation documents submitted by lenders or the mortgage insurer prior to closing to ensure compliance with SONYMA RemodelNY guidelines; creation of construction draw schedules to facilitate placement of manufactured or modular homes on land; set up initial account information in servicing software for Remodel NY Escrow Administration; review of draw request documentation for compliance with agency guidelines; request additional documentation when necessary for release of renovation escrow funds; request funds for payment of draw requests; oversight of active renovation/construction pipeline to identify potential problem files and proactively working with SVP Single Family Programs to develop action plan for resolution; assist in preparation and delivery of training materials, program guidelines, promotional materials and update all relevant forms for program changes; and serve as an analyst and advisor to management on the evaluation of the effectiveness, productivity, and efficiency of programs and operations.

Bachelor's Degree in Accounting, Public Administration, Business, Public Policy, Urban Planning or similar. To apply, please send resume and cover letter to: Jobopportunities@nyshcr.org EOE

Career Opportunities

Housing Quality Specialist

Minimum of high school diploma with some post-secondary education. Family Development Credential a plus. Data entry skills. Ability to read, interpret and follow directions. NYS driver's license and personal vehicle required; mileage reimbursed. 35 hours per week. Salary range \$15.73 - \$19.65 per hour. Applications accepted through August 13, 2018 at Delaware Opportunities Inc., 35430 State Highway 10, Hamden, NY 13782

EOE

Construction Monitor

NYS HCR has an opening for a Construction Monitor in the Syracuse office. Projects will primarily be located in central New York, but travel to other areas of the state will be required on an as-needed basis. Participation in on-site construction meetings, including pre-construction "kick-off" meetings, construction progress meetings and close-out meetings at construction completion; monitoring the progress and quality of all phases of construction, including: site work, building construction, the structural frame, mechanical and plumbing systems, electrical systems, life safety systems and finish construction; interpreting the construction documents (plans and specifications) for compliance with agency criteria; evaluating the building contractor's construction schedule; determining if the current progress of construction complies with agency criteria; determining if a project is experiencing deficiencies of sufficient quantity that may result in inferior work, or ultimately lead to a financial failure of the project; reviewing "shop drawings," product data and other submittals issued by the building contractor for compliance with agency criteria; reviewing construction change orders for compliance with the builder's contract requirements; monitoring the testing, removal and disposal of hazardous materials, including asbestos, lead paint, mold, radon gas, contaminated soil, and abandoned underground fuel storage tanks; verifying compliance with local building codes and energy programs.

Associate's degree in engineering, engineering technology, architecture, architectural technology, or construction technology AND three years of qualifying experience, OR, five years of qualifying experience. Experience in the management of multi-trade construction projects from inception to completion including cost estimating, construction planning and scheduling; contract document reading and interpretation, plans and specifications; and construction inspection to ensure compliance with building codes for construction projects. To apply, please send resume and cover letter to: HousingPlanJobs@nyshcr.org EOE

The New York State Rural Housing Coalition is happy to be able to provide help wanted advertising opportunities for our members and non-profit community development agencies. Ad copy must be provided in Microsoft Word format, and may be transmitted by email to rhc@ruralhousing.org. Ad copy must comply with federal and state equal opportunity requirements to be published, and must be received by the 25th of the month to ensure placement in the succeeding issue of Rural Delivery. Ads provided in this fashion will also be posted in the Career Opportunities page of the Coalition's website, unless a request is specifically made not to place the advertisement on-line.

Opportunity Starts At Home Webinar

The Opportunity Starts at Home campaign will host its first informational webinar on August 16th, from 3:00-4:00 PM. The free webinar, “Broadening the Housing Movement,” is open to all individuals and organizations interested in learning more about this exciting multi-sector housing campaign. Attendees will learn about the campaign’s progress, short- and long-term plans, policy advocacy goals, and ways to get involved.

All individuals and organizations— in both the housing sector

and beyond – have a role to play in this campaign. The research continues to show that housing is inextricably linked to nearly every measure of having a quality life – education, health care, civil rights, economic mobility, poverty reduction, economic productivity and growth, social unity, homeless prevention, veterans care, and more, and powerful new constituencies are coming together to expand the movement for affordable homes. To register for the free webinar, visit: <https://bit.ly/2JWeADM>

Housing Counseling Webinars

RCAC is offering a new series of webinars for housing counselors. There is a \$25 fee per webinar.

- August 21, 2018 - How to Prepare for a HUD Review
- August 30, 2018 - Designing a Housing Counseling Work Plan
- September 10, 2018 - Cre-

ating and Monitoring a Quality Control Plan

- September 11 and 13, 2018 - Disaster Preparation & Recovery
 - September 12, 2018 - Protecting Your Client’s Data
- Visit www.rcac.org/housing/housing-counseling/housing-counseling-training/ for more information.

LIHTC Expansion Proposed

Representative James Clyburn introduced the “Restoring Tax Credits for Affordable Housing Act” (HR 6542) on July 26th. The bill would increase the Low Income Housing Tax Credit (LIHTC) annual allocation as well as the credit percentage formula, helping to restore funding lost due to tax reform. The “Tax Cuts and Jobs Act” passed in December, 2017, lowered the corporate tax rate from 35% to 21%, reducing the value of LIHTC to corporate investors. Representative Clyburn’s bill aims to provide additional funding to offset the impact of this reduction. Read more about the bill at: <https://bit.ly/2AdaQcu>.



Visit our website at www.ruralhousing.org
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