



New York State Rural Housing Coalition, Inc.

December, 2018

## White House Roundtable On Affordable Housing Held



A roundtable on housing affordability was held on November 16th at the White House. HUD Secretary Ben Carson noted in his remarks that the insufficient supply of affordable housing is a factor across the country.

A significant portion of the Secretary's presentation was devoted to efforts to reform HUD's rule on Affirmatively Furthering Fair Housing. He identified the current Washington-centric rules as being heavy handed. He said the department's goal is to empower local officials to meet their obligations as they judge best.

### Homeownership Preservation RFP For RPCs

December 14th is the deadline for applications from RPCs for a share of more than \$700,000 in recaptured funds from the 2015-16 state budget for improvements in manufactured home communities. The maximum grant to be awarded will not exceed \$183,797 per agency.

This two year program provides staffing support coupled with VISTA volunteers to organize manufactured home park residents to facilitate the conversion of privately-owned parks to cooperative ownership, track and monitor sales of manufactured home communities,

Secretary Carson noted that ensuring that the existing stock of housing overseen by HUD remains safe and affordable is a key component of ensuring the availability of affordable rentals. He noted that this fall HUD started work on preserving the 100,000th unit of public housing preserved under the Rental Assistance Demonstration Program (RAD). That program has generated nearly \$6 billion in construction investment.

HUD has conducted a series of seven Landlord Listening Forums around the country to find ways to encourage landlords to participate in the Housing Choice Voucher program.

monitor parks at risk of closure due to code violations or environmental laws, and to organize/host meetings with the larger community to increase access to affordable housing and identify candidates for first time home ownership opportunities.

It is expected that four grants will be awarded under this program. Grant funds may only be used for administrative costs, and the budget is defined in the RFP.

The complete RFP is found at [www.nyshcr.org/funding/NPPRPP\\_RFP\\_HomeownershipPreservationInitiative.pdf](http://www.nyshcr.org/funding/NPPRPP_RFP_HomeownershipPreservationInitiative.pdf).

Secretary Carson noted the need for modification of local zoning and land use regulations to encourage the construction of new mixed income multifamily housing. He cited a study by the National Association of Home Builders that estimates that more than 25% of the cost of a home is the result of federal, state, and local regulations. He decried the fact that a majority of large land parcels in big cities are eligible only for single family home development, not larger multifamily buildings that could accommodate more people and thus create moderation of rent pricing.

The complete transcript of the Secretary's remarks can be viewed at [www.hud.gov/press/speeches\\_remarks\\_statements/Speech\\_111618](http://www.hud.gov/press/speeches_remarks_statements/Speech_111618).

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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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Web Site: [www.ruralhousing.org](http://www.ruralhousing.org)



## Bits and Pieces...

### Free Training On Lobbying

Nonprofits play a vital role in informing and influencing public policy. In the face of today's social and political climate, where a rapid response is often required, it's essential to stay abreast of regulations around advocacy and lobbying in the sector. In this session, learn more about how much lobbying a public charity is legally able to do, what is and isn't considered lobbying, what the federal regulations are surrounding advocacy and lobbying, and how your organization can protect its tax-exempt status when engaging in these types of activities.

The Foundation Center will hold a free training in NYC on lobbying and advocacy on December 6th, beginning at 9:30 AM. For more information, visit [https://grantspace.org/training/2018-12-06-advocacy-and-lobbying-for-nonprofits/?utm\\_medium=email&utm\\_source=Regional%20-%20NY%20-%20All%20Subscribers&utm\\_campaign=advocacy-NY-20181127](https://grantspace.org/training/2018-12-06-advocacy-and-lobbying-for-nonprofits/?utm_medium=email&utm_source=Regional%20-%20NY%20-%20All%20Subscribers&utm_campaign=advocacy-NY-20181127).

### Webinar To Focus On Future Funding

The National Low Income Housing Coalition will host a webinar on the federal funding outlook for Fiscal Years 2019 and 2020. The webinar will be held on December 3rd, beginning at 3:00 PM. Register at <https://bit.ly/2FsiOpE>.

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*"Research is formalized curiosity. It is poking and prying with a purpose...."*

— Zora Neale Hurston (1891-1960)

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Rural Delivery is made possible through the generous support of



## Five Star Bank

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.

## GSE Duty To Serve

No, *Duty To Serve* is not a new computer game. It is a requirement imposed by the Federal Housing Finance Agency on Fannie Mae and Freddie Mac, the Government Sponsored Enterprises that provide secondary financing for home mortgages and the apartment financing market.

Following the mortgage meltdown in 2008, both Fannie and Freddie were placed in receivership. As a condition of exiting that government control, there have been various efforts to impose more rigorous controls on the lending activities of the GSEs, to provide a larger impact on community revitalization that benefits lower income communities.

One of the concepts that has been enacted is called Duty To Serve. Current priorities include financing manufactured home purchases and single family mortgage financing in rural counties.

Duty To Serve, guides GSE investments towards rural communi-

ties, tribal lands, and difficult to develop areas. FHFA has installed a tool on their website at [www.fhfa.gov/DataTools/Downloads/Pages/Duty-to-Serve-Data.aspx](http://www.fhfa.gov/DataTools/Downloads/Pages/Duty-to-Serve-Data.aspx). This tool provides definitions of the three areas that meet the Duty To Serve test. For instance, the rural counties across the country meeting the concentrated poverty population test of Duty To Serve are mapped for easy reference. This map shows in a glance that there are no rural counties in New York State that meet the test for this category.

The data on manufactured home financing is interesting. The heaviest concentration of GSE financing of manufactured home purchases is in Seneca County, with 4.4% of all purchases financed through one of the GSEs. Comparatively, 0.5% of manufactured home loans in Ulster County are financed through these sources.

If nothing else, the website may provide reliable data to be used in future grant applications.

## Training On Fair Housing Maintenance Challenges

SAHMA will host a webinar training on the challenges for housing maintenance workers under the Fair Housing Act on January 9th. The session will cover sexual harassment, limited English proficiency, disabilities, clutter and more. Maintenance staff are in contact with residents more than anyone else on site. And if they aren't careful, their interaction with a resident or a potential resident could be misunderstood and result in a fair housing violation. This webinar focuses on typical situations where the well-

intentioned maintenance person could be at risk and ways to handle these without discriminating. Topics include communicating with tenants who don't speak your language or are hearing-impaired, how to deal with clutter, and how to handle being accused of or being the victim of sexual harassment. The fee for the webinar is \$195. The webinar runs from 10:00-11:30 AM.

For more information and to register, visit: [www.sahma.org/ev\\_calendar\\_day.asp?date=1/9/2019&eventid=243](http://www.sahma.org/ev_calendar_day.asp?date=1/9/2019&eventid=243).

## Demand Strong For Capital Magnet Fund

A report issued on November 28th by the Department of the Treasury confirms the continued high demand for federal support for affordable housing. The Community Development Financial Institutions Capital Magnet Fund received 116 applications from 49 states and Puerto Rico for funding in 2018. The total value of all of the funding requests was \$570 million. Approximately \$143 million was available from the program in 2018, or nearly \$4 in demand for every dollar available under the program.

The application window closed on September 17th, and the CDFI Fund anticipates that awards will be announced in early 2019.

A total of 124 applications were also received requesting Bank Enterprise Awards of nearly \$218.1 million. A total of \$25 million is available for BEA in this round. BEA Program applicants are headquartered in 24 states and the District of Columbia.

The BEA Program provides an incentive for FDIC-insured financial institutions to increase lending, investments and financial services (qualified activities) in the most severely economically distressed communities. Under the BEA Program, distressed communities are defined as census tracts where at least 30 percent of residents have incomes that are less than the national poverty level and where the unemployment rate is at least 1.5 times the national unemployment rate.



*Happy All The Holidays!*

## Homelessness Bill Stalls In The Face Of Increasing Need

Assemblymember Andrew Hevesi has been pushing a bill for several years to create the Home Stability Support Program in response to the growing need across the state for homelessness prevention. The program creates a new rent subsidy to reduce the need for emergency shelter beds. The proposal would cost \$450 million per year, but ultimately save tens of millions per year in avoided costs for shelter beds.

An article published in the New York Daily News last week described the state's homeless population as the 3rd largest community in the state, with a population of over 254,000. The article is found at: [www.nydailynews.com/news/politics/ny-pol-homeless-students-cuomo-hevesi-nortz-20181121-story.html?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=Timesunion\\_Capcon](http://www.nydailynews.com/news/politics/ny-pol-homeless-students-cuomo-hevesi-nortz-20181121-story.html?utm_source=newsletter&utm_medium=email&utm_campaign=Timesunion_Capcon).

\$15 Million was approved in the current state budget for a pilot program to test the concept, although spokesmen for Governor Cuomo question whether a new rent subsidy program will drive up rents by increasing demand for scarce apartments. Cuomo spokesman Tyone Stevens noted that the Governor's \$20 billion housing and homelessness initiative is designed to create or preserve more than 100,000 units of affordable housing.

The impact of homelessness on students was stressed in the article. There are over 76,000 homeless school age children in NYC, and 38,000 in the rest of the state. Hevesi noted that this is dooming countless children to a lifetime of difficult challenges.

## Upcoming Housing Counseling Trainings

As the deadline for HUD Housing Counseling Agencies to get their counselors certified fast approaches, training slots become ever more valuable.

NHNLA has an online training course available through December 28th. Visit [www.nhnla.org/index.cfm?fuseaction=calendar.showRegistrationForm&eventId=641&nodeID=1](http://www.nhnla.org/index.cfm?fuseaction=calendar.showRegistrationForm&eventId=641&nodeID=1) to register.

RCAC is holding an in-person workshop on January 15-18, 2019 in Nashville. To get on the waiting list for this training, visit: [www.events.rcac.org/assnfe/SearchCourses.asp?MODE=FINDRESULTS&csCategory=26](http://www.events.rcac.org/assnfe/SearchCourses.asp?MODE=FINDRESULTS&csCategory=26).

HUD has an online class on Loss Mitigation and HAMP at <https://eclass.hudnsc.org/index.cfm?login=true>.

NeighborWorks America has an online course on the basics of HECM Counseling at <https://neighborworks.org/Training-Services/Training-Professional-Development/Course?course=HO104el>. NeighborWorks also has numerous courses related to the NCHEC Certification, some of which will be offered at the Cleveland NeighborWorks Training Institute on February 18-22, 2019.

The Housing Counseling Certification Requirements Final Rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs must be provided by HUD Certified Housing Counselors by August 1, 2020. This rule covers more agencies than those that are funded with HUD Housing Counseling grants.

## MBA Scholarships

The Booth School of Business at the University of Chicago is offering full tuition scholarships for their weekend MBA program to government and nonprofit professionals. The Neubauer Civic Scholars Program provides the same education as participants in the full-time and evening MBA programs of Chicago Booth. The Civic Scholars Program, part of the Weekend MBA Program, is a highly selective program designed for impact-driven professionals who work in a 501(c) designated nonprofit organization or for the government. This program offers full-tuition scholarships funded by a gift from the Neubauer Family Foundation to qualifying professionals from across the US. 75% of the Weekend MBA students commute from outside Illinois.

For more information, visit [www.chicagobooth.edu/programs/weekend/admissions/civic-scholars-program](http://www.chicagobooth.edu/programs/weekend/admissions/civic-scholars-program).

## Opportunity Zones Webinar

NDC will host a webinar on the Opportunity Zones program, which is getting a great deal of buzz. The webinar will be held on Friday, December 7th, beginning at 3:00 PM.

Register at: [https://nationaldevelopmentcouncil.asap-connected.com/CourseDetail.aspx?CourseId=144671&utm\\_source=NDC&utm\\_campaign=61ff438121-DCweb\\_OpportunityZones+20180720\\_COPY\\_04&utm\\_medium=email&utm\\_term=0\\_fb19f7728a-61ff438121-219716965](https://nationaldevelopmentcouncil.asap-connected.com/CourseDetail.aspx?CourseId=144671&utm_source=NDC&utm_campaign=61ff438121-DCweb_OpportunityZones+20180720_COPY_04&utm_medium=email&utm_term=0_fb19f7728a-61ff438121-219716965).

There is no charge for this training event.

## Code Compliance Specialist 1-

### Civil Service Exam

The New York State Department of Civil Service will hold an exam on December 5th for the title **Code Compliance Specialist 1**. For more information, see the posting at [www.cs.ny.gov/examannouncements/announcements/oc/26-652.cfm](http://www.cs.ny.gov/examannouncements/announcements/oc/26-652.cfm). EOE

## Disaster Housing Inspectors

Dewberry is currently searching for experienced Housing Inspectors to join our on-call cadre to assist with administering grants awarded by the Department of Housing and Urban Development (HUD) for the Community Development Block Grant Disaster Relief (CDBG-DR) program. Acceptable candidates will have experience in the disaster housing inspection industry, housing construction trades, real estate, appraisal, or related areas. Candidates must be able to independently assess damaged dwellings and record storm related damages and associated repairs in accordance with HUD standards, as required by Dewberry's client.

Requirements include completion of at least 300 structural inspections and knowledge of Xactimate software. Extensive travel required. Background screening conducted prior to final offer.

Apply at <https://careers-dewberry.icims.com/jobs/5953/disaster-housing-inspectors/job?mode=job&iis=Indeed&iisn=Indeed.com&mobile=false&width=1020&height=500&bga=true&nedsRedirect=false&jan1offset=-300&jun1offset=-240>. EOE

## Career Opportunities

### Community Development Trainee

The Office of Community Renewal at NYS HCR has an Albany-based opening for a Community Development Trainee. This position will be responsible for assisting in the review and scoring of funding requests and participate in the Regional Economic Development Council process. Duties include ongoing contract management including payment authorizations. Competency with technology is a plus. Requirements include Bachelors Degree in humanities or business field plus 2 years experience in grants or project management. Some travel required.

To review the full job posting, visit [www.nyshcr.org/AboutUs/JobOpportunities/](http://www.nyshcr.org/AboutUs/JobOpportunities/). EOE

### Private Equity Real Estate Underwriter/Investment Manager

Enterprise Community Investment is seeking an experienced real estate underwriter / investment manager for real estate private equity funds. Candidate must have a commercial, mixed-use and housing real estate background, general knowledge of joint-venture and private equity, and possess strong financial, analytical, and writing skills. As a member of Enterprise Opportunity Funds team, successful candidate will be primarily responsible for (i) investment underwriting, analysis and due diligence of real estate investment opportunities (commercial, mixed-use and housing) and new sponsor/partnership relationships, (ii) research and analysis to identify, quantify and mitigate risks associated with such investment opportunities, and (iii) preparing investment memos, drafting term sheets, and other internal processes.

Qualifications: Bachelor's degree in Business, Finance, Real Estate, Urban Planning or related field. Master's degree preferred. Minimum three to five years of direct experience in real estate investment underwriting, financial modelling and portfolio management along a diverse range of real estate assets (including commercial, mixed-use and housing) and deal structures. Experience working with affordable housing / lower-income communities and with a community-based, resident-driven model of neighborhood revitalization a plus. Willingness and ability to quickly acquire working proficiency with Opportunity Zones/Funds legislation and requirements and familiarity with emerging market practices and new deal structures.

To apply, visit: <https://careers.enterprisecommunity.com/Careers.aspx>. Click on job number 18:INV-075. 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](mailto: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.

## CPC Green Calculator Shows Savings Potential

On November 28th, CPC introduced an online software application that calculates the potential cost savings of energy efficient upgrades to multifamily buildings. With the free CPC VeriFi tool, building owners only need to enter basic information about their properties to generate an estimate of the economic benefits of incorporating energy and water efficiency features based on a sample scope of work. Along with the estimate, owners will also see a range of additional loan proceeds that could be used to finance the scope of work.

Using data collected from thousands of multifamily buildings in Bright Power's EnergyScoreCards database and other sources, CPC VeriFi calculates opportunities for cost savings based on energy improvements that could be incorporated into simple, moderate, or substantial scopes of work. CPC VeriFi can be found at [www.CPCVeriFi.com](http://www.CPCVeriFi.com).

To get started, users only need to input three simple data points: 1) the building or project's location, 2) the approximate age of the building and 3) the number of residential units. CPC VeriFi does the math and returns a range of potential savings from energy and water costs, as well as a range of additional loan pro-

ceeds based on a 30-year fixed-rate mortgage. Users have the opportunity to input more detail about their building, such as number of bedrooms, square footage and intended level of planned work, to generate more specific results.

Energy-efficient construction and retrofits are critical to helping building owners control their maintenance and operations expenses, and maintain the affordability of their properties. A growing body of research shows that approximately 25 percent or more of a building's energy and water is wasted through inefficiencies that could be corrected through efficiency upgrade programs for multifamily housing. Energy and water efficiency improvements can reduce annual energy bills by 15-30 percent and water bills by 15-50 percent.

Example scopes of work include installing low-flow water fixtures, ENERGY STAR appliances and LED lighting; various degrees of insulation, weather stripping and area sealing; the repair or replacement of hot water heaters, boilers, windows and leaks; installing comprehensive energy management systems, among others. The app can also provide an example scope of work to be downloaded for future use.

## Brownfields Workshops Slated

The US Environmental Protection Agency Region 2 Brownfields team invites you to participate in its upcoming Brownfields Proposal Guidelines Workshops (Helping Applicants Understand Grant Requirements). These workshops are designed to assist local government and nonprofit organizations to better understand the proposal criteria and selection process for EPA's Brownfields Assessment and Cleanup grants.

The following topics will be addressed during the workshops:

- The different EPA Brownfield grant types and candidates eligible to apply
- The grant application process
- Proposal tips and strategies
- Who Should Participate?

Workshops are scheduled for: December 6, 2018, 9:00 AM-12:30 PM at NYS Department of Environmental Conservation, 625 Broadway Room 919, Albany, NY 12233, and December 11, 2018, 9:00 AM-12:30 PM, EPA Office: 290 Broadway, Room 2735A, 27th Floor, New York, NY 10007.

Register for the location of your choice at: [www.eventbrite.com/e/brownfield-grant-writing-workshops-for-fy19-guidelines-tickets-52261336063](http://www.eventbrite.com/e/brownfield-grant-writing-workshops-for-fy19-guidelines-tickets-52261336063).

Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)  
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*Allegitimi Non Carborundum*