



New York State Rural Housing Coalition, Inc.

April, 2019

# State Budget Wrangling Ends- Agreement Reached

As of press time, the New York State budget has just been finalized. The budget is due on April 1st, according to the constitution, and penalties have been enacted for the legislators if the budget is late. The legislators would have forfeited a hefty raise if the budget negotiations extended beyond April 1st.

That being said, the funding levels for most capital and housing program funding (AHC/Access to Home, etc.) remained as presented in Governor Cuomo’s initial budget in January. The legislature was able to increase funding for the rural and neighborhood preservation companies, and it appears that the final amount may be consistent with the

2018-19 contract amounts. The restored funds are budgeted in the Aid to Localities section of the budget. The Mortgage Insurance Fund of SONYMA was again tapped for excess reserves, to support the technical assistance services of the Neighborhood Preservation Coalition and the Rural Housing Coalition.

Given that prior state funding for foreclosure prevention services expired on March 31st, securing renewal funding for housing counseling and legal services agencies was a top advocacy priority this year. Thankfully those efforts were successful, as the upstate foreclosure crisis continues unabated. The foreclosure prevention program (also

known as Communities First) was funded at \$20 million- it appears those funds came from bank settlements.

This is only the tip of the iceberg in terms of the details in the state budget, but it may give you an idea of how complex the process is. By next week, more details should become available, and Rural Advocates will begin analyzing the outcome. We expect to be able to discuss the budget results in more detail at the Peer to Peer trainings for RPCs that are being planned for May. Stay tuned for more details on those sessions, as well as registration information that will be emailed directly to RPCs.

## CDBG Housing Applications Due

Applications are due on April 26th for \$10 million in housing funding that is being made available by the Office of Community Renewal under the Community Development Block Grant Program. Eligible applicants are non-entitlement municipalities, generally cities, towns and villages with populations under 25,000, or counties with populations under 200,000.

CDBG funds may be used for a variety of housing activities, with benefits targeted to households of low or moderate income. Ineligible housing activities include housing

allowances or other ongoing payments, or for down payments or mortgage subsidies. One time emergency payments or utility connection payments made on behalf of an income-eligible household are eligible for the CDBG program.

Applications must be submitted through the CD-online system unless prior approval has been secured for submitting a paper copy. The NOFA for the CDBG funding is found at [https://hcr.ny.gov/system/files/documents/2019/03/2019-cdbg-housing-application-and-instructions\\_0.pdf](https://hcr.ny.gov/system/files/documents/2019/03/2019-cdbg-housing-application-and-instructions_0.pdf).

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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  
Tel: 518/458-8696 \* Fax: 518/458-8896

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



## Bits and Pieces...

### Clean Up Your Grants.gov Account

Changes under way at *Grants.gov* effective March 18th will require end of year attention for applicants. The *Grants.gov* system update will require removal of duplicate email addresses from the system by December 31st. For more information, on this and other impacts of the system update, visit [www.grants.gov/web/grants/support/grants-gov-notice.html?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=applicants&utm\\_content=mar2019](http://www.grants.gov/web/grants/support/grants-gov-notice.html?utm_source=newsletter&utm_medium=email&utm_campaign=applicants&utm_content=mar2019).

### Lawrence Foundation Deadline

April 30th and October 31st are the application deadlines for grants from the Lawrence Foundation, a California-based foundation with a focus on environmental concerns. It also funds organizations that provide disaster relief. Learn more at: <https://thelawrencefoundation.org/>.

### Carbon Monoxide Detector Bill Introduced

S. 755 to require carbon monoxide detectors in all Federally-assisted housing was introduced in the Senate on March 12th. The legislation would require that HUD provide carbon monoxide detectors in HUD-assisted housing units.

### Land Redevelopment Conference

The Center for Creative Land Recycling will hold the 2019 Redevelopment Summit on June 11th in Albany. Early bird registration expires on April 7th. For more information on this event and to register, visit: [www.eventbrite.com/e/nys-4th-annual-redevelopment-summit-pathways-to-revitalization-tickets-55730517478?aff=odeimcmailchimp&mc\\_cid=ad268c4422&mc\\_eid=9265175116](http://www.eventbrite.com/e/nys-4th-annual-redevelopment-summit-pathways-to-revitalization-tickets-55730517478?aff=odeimcmailchimp&mc_cid=ad268c4422&mc_eid=9265175116).

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.

## Buildings Of Excellence Competition

NYSERDA will accept applications until June 4th for the Round 1 competition in the Buildings of Excellence Competition. The Competition aims to accelerate the design, development, construction and operation of very low or zero carbon emitting multifamily buildings. NYSERDA seeks proposals for projects that reduce their energy consumption and per capita carbon emissions in a manner which can be replicated at scale. Selected projects are eligible to receive up to \$1,000,000 in direct funding, as well as support for initiatives focused on broad marketing and public awareness. A total of \$10 million per round, in each of 3 rounds, will be available.

For more information, visit: [https://portal.nyserdera.ny.gov/CORE\\_Solicitation\\_Detail\\_Page?SolicitationId=a0rt000000WH8uA AAT](https://portal.nyserdera.ny.gov/CORE_Solicitation_Detail_Page?SolicitationId=a0rt000000WH8uA AAT).

## Housing Starts

A March 2nd report on CNBC notes that the Commerce Department reports that US housing starts in February decreased 8.7 percent to a seasonally adjusted annual rate of 1.162 million units and building permits fell 1.6 percent to a rate of 1.296 million units. Single-family homebuilding fell 17 percent to a rate of 805,000 units but multi-family housing starts rose 17.8 percent to a rate of 357,000.

Rural Delivery is made possible through the generous support of



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## HUD Charges Facebook With Discrimination

HUD filed housing discrimination charges against Facebook on March 28th over the social media company's targeted advertising practices. The HUD Secretary filed a complaint in August, alleging that Facebook unlawfully discriminates by restricting who can view housing related ads, and that Facebook mines extensive data about its users, which is then used to determine which users view which ads, based on protected class characteristics.

HUD claims that Facebook allows online ads to be targeted to recipients who are parents, non-American born, non-Christian, interested in accessibility, and other interests that closely align with protected classes defined in the Fair Housing Act. HUD has also accused Facebook of creating a new system for redlining neighborhoods.

The full complaint can be found at [www.hud.gov/sites/dfiles/Main/documents/HUD\\_v\\_Facebook.pdf](http://www.hud.gov/sites/dfiles/Main/documents/HUD_v_Facebook.pdf).

## Main St. Webinar

The National Main Street Center will host a webinar on the use of Tax Credits in Main Street revitalization efforts on April 11th, beginning at 2:00 PM. The session will explore the ins and outs of community development tax credits, discuss how to secure investments for projects in your Main Street communities, and learn how projects have gotten to the finish line. Learn from industry leaders and the lessons from the first Main Street Fund project. For more information, visit: [www.mainstreet.org/howwe-canhelp/resourcecenter/webinarseries](http://www.mainstreet.org/howwe-canhelp/resourcecenter/webinarseries).

## New HOME Value Limits Issued

HUD has issued new Homeownership Value Limits for the HOME program for 2019. The new limits go into effect on April 15th. For many rural New York counties, there is a significant jump in value, as the lowest limit for non metro counties appears to now be \$227,000. By comparison, previously in the Binghamton metro area the limit was as low as \$130,000.

This change should make compliance with the HOME regulations easier. To review the new limits, visit: [www.hudexchange.info/resource/2312/home-maximum-purchase-price-after-rehab-value/?utm\\_source=HUD+Exchange+Mailing+List&utm\\_campaign=385c7cc813-HOME-HTF-Homeownership-Limits-2019\\_3%2F14%2F19&utm\\_medium=email&utm\\_term=0\\_f32b935a5f-385c7cc813-18458393](http://www.hudexchange.info/resource/2312/home-maximum-purchase-price-after-rehab-value/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=385c7cc813-HOME-HTF-Homeownership-Limits-2019_3%2F14%2F19&utm_medium=email&utm_term=0_f32b935a5f-385c7cc813-18458393)

## AARP Grants Due

April 17th is the deadline for applications for the AARP Community Challenge. In 2019, the grant program will provide funds for community-based "quick-action" projects related to housing, transportation, smart cities and public spaces. The goal is to spark change and build momentum to improve livability for people of all ages. Grants range from several hundred dollars to several thousand. Last year, many of the grants supported pedestrian enhancements. The goal of the 'Quick Action' grants is to have projects complete by November 4, 2019.

To review the grant materials, visit: [www.aarp.org/livable-communities/about/info-2017/aarp-community-challenge.html](http://www.aarp.org/livable-communities/about/info-2017/aarp-community-challenge.html).

## AHP Applications

### Due April 12th

The Federal Home Loan Bank of New York (FHLB NY) will accept applications for the Affordable Housing Program (AHP) 2019 Competitive Round until 5:00 PM on April 12th. This round will consist of approximately \$41 million in available housing grants.

AHP funds are awarded to member banks who submit applications on behalf of project sponsors who are planning to purchase, rehabilitate, or construct affordable homes or apartments (owner-occupied or rental units). Funds are awarded through an annual competitive process, with final award announcements being made prior to year end. Project sponsors may submit an AHP application through a FHLB NY Member Institution, subject to established Maximum Subsidy Limits at the individual project level (i.e., no more than \$40,000 per AHP-targeted unit or \$2,500,000 per project). Failure to submit all mandatory supporting documentation may result in a loss of points, or in some cases, elimination from the AHP application process.

Over the past several years, FHLB-NY staff have analyzed past project scoring and subsequently modified scoring categories to remove obstacles to awards of AHP funds for small and rural projects, including owner-occupied housing rehab programs.

All affordable housing project sponsor organizations and housing developers who are interested in applying for AHP funds are urged to contact one of the Members listed on the FHLB NY website. For more information, go to: [www.fhlbny.com/community/housing-programs/ahp/ahp-application/index.aspx](http://www.fhlbny.com/community/housing-programs/ahp/ahp-application/index.aspx).

## Career Opportunities

### Community Developer Trainee

NYS HCR seeks a Community Developer Trainee in the Albany office. The trainee will complete a two-year term. The estimated starting salary is \$45,213 with an increase after the successful completion of the first year of the traineeship and an estimated salary of \$56,745 following completion of the second year of the traineeship. There are multiple positions available.

Under the general direction of the Program Director or Assistant Program Director, the Community Developer Trainee provides support in the administration of grant projects. More details on this position may be found at [www.nyshcr.org/AboutUs/JobOpportunities/](http://www.nyshcr.org/AboutUs/JobOpportunities/). Click on Community Developer Trainee.

Minimum qualifications include a Bachelors degree in the humanities or business, plus 2 years of work experience in grants or project management. Affinity towards technology, problem solving skills, effective communication and self-motivation are desired.

To apply, please send resume, cover letter, and writing sample to: [HTFCJobs@nyshcr.org](mailto:HTFCJobs@nyshcr.org). Applicants must include a cover letter, resume and relevant writing sample for review. This may include professional correspondence, procedural documents or other examples of technical writing. Please include the name of the position that you are applying for in the subject line.

New York State is an Equal Opportunity Employer (EOE).

### Homeless Outreach Specialist

Since 1965, Chautauqua Opportunities, Inc. (COI) has led the fight against poverty by creating a pathway for low-income or at-risk families in Chautauqua County to work toward greater self-sufficiency and a better quality of life. This position requires strong interpersonal skills. Associates degree in human services, social services, or related field. Two to three year's work experience with homeless persons or housing assistance programs required. Strong attention to detail and follow up. Must have knowledge of outreach resources available to families in the counties served and have the ability to access these services. Ability to build trusting relationships with program participants. Ability to use and operate Microsoft office programs. Ability to work occasional non-traditional hours, including evenings and weekends. Valid driver's license. Reliable transportation. Ability to lift up to 50 pounds. Pre-employment drug and alcohol testing required; subject to random drug and alcohol testing. Must be able to provide consistent even tempered customer service at all times. Ability to obtain and maintain physical health, (annually) including TB testing, SCR child abuse clearance, OMH criminal background check, if applicable. Two positions are available. Apply at: [https://recruiting.myapps.paychex.com/appone/MainInfoReq.asp?R\\_ID=2193674&B\\_ID=91&fid=1&Adid=0&ssbgcolor=17143A&SearchScreenID=1461&CountryID=3&LanguageID=2](https://recruiting.myapps.paychex.com/appone/MainInfoReq.asp?R_ID=2193674&B_ID=91&fid=1&Adid=0&ssbgcolor=17143A&SearchScreenID=1461&CountryID=3&LanguageID=2). EOE

## Career Opportunities

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 online.

### Project Manager

Rochester's Cornerstone Group is a small, rapidly growing NYS developer of affordable multifamily and senior housing. The Project Manager will lead the entire development process of affordable residential properties, from concept to permanent financing. Utilizing exceptional management skills, this position leads both internal support staff and the external development team in order to meet deadlines for LIHTC projects, including application preparation. This requires strong organizational skills, critical thinking, problem solving, strong oral and written communication skills, and an excellent attention to detail in order to face ever-changing priorities. BS degree and 3 years experience in the affordable housing field required. See the full job description at [www.rcglt.net/Position-Available-Project-Manager](http://www.rcglt.net/Position-Available-Project-Manager).

Salary commensurate with experience, and includes generous benefits package. To apply please submit a resume and cover letter to [HR@rcglt.net](mailto:HR@rcglt.net). EOE

### Planner/Community Development Consultant

Thoma Development Consultants is seeking a highly motivated self-starter to join our team of dedicated individuals. The Planner/Community Development Consultant must be proficient working as both a team member and a team leader to implement planning projects for our municipal customers. The position will also include grant preparation, grant administration, and the provision of other community development services for our customers.

The successful applicant should have experience in managing planning projects, including project implementation, public participation techniques, and zoning standards. Preference will be given to candidates that are AICP Certified, and/or have experience with municipal grant writing, including preparation of NYS Consolidated Funding Applications and/or Community Development Block Grants. Excellent written and verbal communication skills are required. Salary will be dependent on qualifications and experience.

Thoma Development Consultants is a respected community development and planning firm based in Cortland, NY. We've served municipal customers throughout the Central New York, Southern Tier, and Finger Lakes Regions since 1980.

Please send a cover letter and resume, including anticipated salary range, to: Thoma Development Consultants, 34 Tompkins Street, Cortland, NY 13045 or by email to [TDC@thomadevelopment.com](mailto:TDC@thomadevelopment.com). Thoma Development is an Equal Opportunity Employer.

### Deputy Director of Housing and Community Development

Chautauqua Opportunities, Inc, in conjunction with its many partners, builds a foundation for empowerment and opportunities through its five divisions: Health Services, Family Services, Early Education and Youth Services, and Housing and Community Development. The Deputy Director assists the Director in program operation for the Division including monitoring of contract compliance, staff supervision, training, fiscal tracking, reporting and allocations. The position requires Associates degree in related field, Bachelors degree preferred and 3 years of work experience or combination of education and experience. Strong interpersonal, communication and customer relation skills. Strong computer skills, including word processing, data entry and excel in a Windows environment. Goal oriented. Ability to develop and maintain positive relationships with people from various backgrounds. Strong team building and participation skills. Committed to continuous professional development. Excellent budget and record keeping skills. Ability to travel. Reliable transportation. Flexible work schedule. Apply at: [https://recruiting.myapps.paychex.com/appone/Main-InfoReq.asp?R\\_ID=2359537&B\\_ID=91&FID=1&Ad=0&Refer=https://www2.appone.com/Search/Search.aspx&ssbgcolor=17143A&SearchScreenID=1461](https://recruiting.myapps.paychex.com/appone/Main-InfoReq.asp?R_ID=2359537&B_ID=91&FID=1&Ad=0&Refer=https://www2.appone.com/Search/Search.aspx&ssbgcolor=17143A&SearchScreenID=1461). EOE

## TD Grants

The 2019 funding round for the TD Charitable Foundation's Housing For Everyone grant is expected to open in July, 2019. Applicants must be 501 (c) (3) organizations and the housing project to be funded must be located in a TD Bank market area. Visit [www.tdbank.com/community/housing\\_grant\\_competition\\_guidelines.html?state=NY&city=157](http://www.tdbank.com/community/housing_grant_competition_guidelines.html?state=NY&city=157) for more information.

## Every 10 Years Or So...

...we end up in Saratoga Springs. And that is happening AGAIN!! We are thrilled to announce that the 40th anniversary of the Rural Housing Coalition will be celebrated in beautiful downtown Saratoga Springs, when we host our 2019 conference at the Hilton Hotel on September 9th, 10th, and 11th.

So, more details will be forthcoming in a few weeks, but we wanted to share our excitement and give you the heads up to mark your calendars for this event. Saratoga's motto is 'History, Health, and Horses', and in September they can add a 4th H: Housing.

## Scholarship Deadline Extended

The deadline for scholarships for housing counselors to attend the NCRC Training Academy in St. Louis has been extended to April 5th. The application for hardship scholarships is found at <https://ncrc.wufoo.com/forms/q1urcu6505z6ssh/>. The scholarships cover airfare and /or lodging at the training on May 6-10 at the St. Louis Union Station Hotel.

The National Community Reinvestment Coalition's National Training Academy offers state-of-the-art training and technical assis-

## New Housing Bill Re-introduced

On March 13th, Senator Elizabeth Warren reintroduced an ambitious proposal, the "American Housing and Economic Mobility Act," to address the nation's dire shortage of affordable housing. The bill directly addresses the underlying cause of the affordable housing crisis – the severe shortage of affordable rental homes for people with the lowest incomes – through a robust investment in the national Housing Trust Fund. The bill would also expand protections under the Fair Housing Act to ban housing discrimination based on sexual orientation, gender identity, marital status, and source of income. And the proposal would create new incentives for local governments to reduce barriers that drive up the cost of housing, thereby encouraging the private sector to do more to address the housing needs of the middle class. The bill seeks to reduce rents by 10%, even in rural areas. View the press release at [www.warren.senate.gov/newsroom/press-releases/warren-unveils-historic-legislation-to-confront-american-housing-crisis](http://www.warren.senate.gov/newsroom/press-releases/warren-unveils-historic-legislation-to-confront-american-housing-crisis).

tance online via webinars and instructor-led. NCRC's mission is to provide a comprehensive training program that meets the needs of organizations committed to increasing access to credit in communities. The Academy offers training on preparing for the HUD Housing Counseling exam, as well as Fair Housing, Debt Management, Foreclosure Intervention, and more.

Visit NCRC's National Training Academy at [training.ncrc.org](http://training.ncrc.org). For any questions please contact [training@ncrc.org](mailto:training@ncrc.org) or (202)524-4884.

## Toolkit For Planning Housing As Part Of Growth Strategies

**What About Housing? A Policy Toolkit for Inclusive Growth** has been created by the Grounded Solutions Network to help communities understand their housing policy options and the approach that will work best for them. Community leaders and policymakers can start with local dynamics—their community's housing situation and the outcomes they want to achieve—and determine which policy tools best suit their needs.

This 28-page toolkit features policy tools for a variety of community situations. It highlights solutions that create housing that is affordable for the long term through mechanisms like deed restrictions, which require that homes only be sold or rented to a low-income household at a price that is affordable to that household.

Learn more and download the toolkit for free at <https://groundedsolutions.org/housing-policy-toolkit>.

## Save The Date!

The HomeSmartNY 2019 conference and awards dinner will be held at the Poughkeepsie Grand Hotel on September 25th. Follow [www.facebook.com/homesmartny](http://www.facebook.com/homesmartny) for more details on this conference. HomeSmartNY is New York's largest network of professional, unbiased, nonprofit homeownership advisors.



## HCR Changes Web Address

The website address for New York State Homes and Community Renewal has changed. The new URL is <https://HCR.ny.gov>. Be sure to change your bookmarks.

## Reminder For RPCs Pending Contract Renewal

With April almost upon us, HCR staff have been busy working on the upcoming contract for the Neighborhood and Rural Preservation Programs. This year will HCR will be utilizing Grants Gateway more in an effort to reduce redundancies and simplify the application / contract process.

In anticipation of the upcoming contract renewal (documents will be sent out in May or June with a due date of July 1, 2019) HCR strongly encourages you to log into Grants Gateway and make sure that everything is up-to-date. HCR will require that all documents be current—including, but not limited to, the Board of Directors roster and resumes.

As always, RPCs must be pre-qualified in Grants Gateway in order to receive funding. If you have any questions, please don't hesitate to reach out to Elisabeth Draper at (518) 474-2057, or by email to [elisabeth.drapeer@nyshcr.org](mailto:elisabeth.drapeer@nyshcr.org).

## Learn About Netzero Technologies

A net zero apartment complex opening this month in Rotterdam (just outside of Schenectady) will offer an opportunity to learn more about state of the art construction materials. The grand opening of the Solara apartments will take place on April 16th, with a ribbon cutting at 1:30 PM. At 1:45, representatives of ICF Panels LLC, the manufacturer of the super-efficient integrated concrete-formed panels used in the construction of the apartment complex, will discuss manufacturing and housing products in a low carbon economy.

As a net zero complex, Solara is designed to use no more energy than it produces on site. It is the second net zero multifamily development that developer, David Bruns, has established in the area. Advanced manufacturing and development projects like this create jobs, promote a stronger local economy, and make buildings more efficient, comfortable and resilient. The site is a ground-breaking luxury apartment community using state-of-the-art, eco-friendly renewable and energy efficient technologies.

Solara apartments are located at 291 North Thompson Street, Rotterdam, NY 12306. The event is open to the public.

## EPA Webinar On Community Revitalization

Join staff of the US Environmental Protection Agency for a webinar featuring strategies to make every community healthy, wealthy and wise on April 24th, beginning at 2:00 PM. Improving environmental and human health outcomes in communities across the country is challenging under any circumstances. In the early part of the 21st Century this is particularly true, given the economic, political, and social changes occurring. EPA's Office of Community Revitalization has developed strategies and programs that assist communities' efforts to take stock of their assets, and identify visions for growth that supports a better environment and healthy living. Through this webinar you'll hear how EPA collaborates with communities to grow their economies and improve the environment. Registration is available at [www.cclr.org/civicism/event/info%3Fid%3D286%26reset%3D1](http://www.cclr.org/civicism/event/info%3Fid%3D286%26reset%3D1)

### SAVE THE DATE

19th Annual New York State Supportive Housing Conference

Thursday - June 13 - 2019

New York Marriott Marquis  
1535 Broadway  
New York City

[www.shnny.org](http://www.shnny.org)

### 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!

## House Subcommittee Discusses Community Resiliency

The House Appropriations Subcommittee on Transportation and Housing and Urban Development (THUD) held a hearing, “Stakeholder Perspectives: Building Resilient Communities,” on March 13th. Members of the subcommittee and witnesses discussed strategies for better incorporating resiliency and mitigation strategies into existing housing and transportation programs.

The THUD subcommittee made a substantial investment in mitigation last year with a mitigation-specific appropriation of Community Development Block Grant–Disaster Recovery (CDBG-DR) funds for areas impacted by disasters in 2017. HUD has not yet released guidelines for the program, how-

ever. Houston Public Works Director Carol Haddock noted that, while she hopes HUD is being “thoughtful and diligent” about the mitigation guidelines, funding needs to get out quickly. She stated that many people in Houston are still not back in their homes and numerous multi-family apartment buildings have not been repaired.

During her opening testimony, Jennifer Raitt, the director of planning and community development for the Town of Arlington, MA, encouraged appropriators to better promote mitigation and resiliency planning in competitive grant programs. She also suggested HUD and FEMA work more closely with local communities to align resiliency requirements and stressed that

funding should focus on vulnerable populations. Other witnesses also pushed for better planning that would more efficiently utilize federal funds and keep housing more resilient in all types of disasters.

Representative Katherine Clark raised the issue of inequity in disaster recovery, noting that disaster aid often benefits wealthier households and increases existing economic and racial disparities. Ms. Raitt proposed increased investments in affordable housing and other support systems as options for addressing these inequities. Other witnesses discussed the need to plan for housing development in conjunction with infrastructure investments to help protect vulnerable populations from repetitive damage.

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