



New York State Rural Housing Coalition, Inc.

February, 2020

A Good Place To Start Executive Budget Proposal Has Positive News

The 2020-2021 State Budget was proposed by Governor Cuomo on January 21st, and for the first time in recent memory the Executive's budget proposal has multiple points for affordable housing professionals to be happy about. Despite a reported \$4 billion shortfall, in a number of key categories the Governor's budget increased line items over prior years.

Rural Preservation Program; Governor Cuomo proposed a budget for the RPC network of \$5,360,000, which is the enacted budget level for 2019-2020. Assuming this number isn't reduced during the budget negotiations, it is expected that RPC contracts will remain approximately the same as for the current year. The Neighborhood Preservation Program was similarly held at the current year funding level. The Governor proposes to fund both of these programs from the Mortgage Insurance Fund.

Rural Rental Assistance Program: Governor Cuomo proposes the RRAP program at \$21 million in his budget proposal.

Homelessness: In a major commitment to address the burgeoning homelessness situation, Governor Cuomo has proposed to double the

allocation for the Homeless Housing Assistance Program this year to \$128 million. He also proposes \$5 million for an initiative to expand permanent housing for homeless veterans. A portion of the funding for this increase in homeless housing will be provided from the Mortgage Insurance Fund.

In program funding, Governor Cuomo proposed many allocations that are easily recognized from last year:

- HOPE/RESTORE: \$1.4 million
- Access to Home: \$1 million
- Housing Trust Fund: \$44.2 million
- NY Main Street: \$4.2 million

Not included in the budget proposal was funding for foreclosure services. NY Rural Advocates has identified a need for \$20 million to continue to provide foreclosure prevention services to meet the continuing foreclosure crisis in the state. The Rural Advocates are also asking for the legislature to increase the Governor's proposals for RESTORE by \$1 million; as well as increases for Access to Home, NY Main Street, and an increase and the inclusion of a small project set aside for SRDI in the Housing Trust Fund allocation.

The Rural Advocates have announced a Legislative Action Day on February 25th, to raise the importance of increased programmatic funding with Assemblymembers and Senators in Albany. More details on this event are found elsewhere in this issue (Page 7/8). Anyone with an interest in bringing more resources to rural New York should plan on joining this advocacy effort. Speaking with a united voice is critical to making the case that more needs to be done, and can be done to improve the quality of life in New York's rural communities.

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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.

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Web Site: www.ruralhousing.org



Bits and Pieces...

Student Loan Debt And Bankruptcy

A long-held belief is that student loans can not be discharged in bankruptcy, and in recent years student loan debt has been cited as a cause for the lower rates of homeownership amongst the millennial generation. A recent news story on NPR suggests otherwise, that student loan debt can be reduced or adjusted in bankruptcy court.

The full story is found at: www.npr.org/2020/01/22/797330613/myth-busted-turns-out-bankruptcy-can-wipe-out-student-loan-debt-after-all?utm_campaign=npr&utm_term=nprnews&utm_source=facebook.com&utm_medium=social&fbclid=IwAR3eXQHHlVfW11JHXN43DAwBFcqTT_iYYHZel9nFxH3C_zsTvPcbhKucHhA.

Homebuyer Dream Program

The Federal Home Loan Bank of NY plans to open the next round of the Homebuyer Dream Program in early May. It is anticipated that there will be at least 4 monthly rounds of the program over the summer, although additional rounds may be added if grant reservations are recaptured from prior rounds.

Preserve NY Grants

April 6th is the deadline for the next round of Preserve New York grants from the Preservation League of NYS. Are you working on a historic building? Learn more at <https://static1.square-space.com/static/5ce6e114ce7798000182c79f/t/5e21fa0c977670311f996e31/1579285004513/PNY+2020+Guidelines+-+PDF.pdf>.

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.

Section 8 Draft RFP Issued For Public Comment

The New York State Homes and Community Renewal/HTFC administers over 44,000 Section 8 Housing Choice Vouchers on behalf of very low and extremely low income families in New York. HTFC is the only Section 8 program with authority to operate statewide in New York. HTFC delivers voucher services through a network of county-based vendors known as Local Administrators.

State and federal rules require that HCR procure these vendors on a periodic basis. As such, they are simultaneously releasing two draft Requests for Proposals related to LA contracts. The draft RFPs will provide potential bidders with the opportunity to comment on Scope of Work and solicitation requirements prior to these documents being finalized. The comment period will last from January 6 to February 28, 2020.

HTFC expects to then issue the

Louisiana Effort Targets Banking Deserts

One community in Louisiana is taking a creative approach to the lack of financial institutions physically located in the community. Caddo Parish (the equivalent of a County) is looking for a credit union or bank to partner with on the development of bank branches in banking deserts (neighborhoods without access to bank branches and large concentrations of residents with limited mobility, such as senior citizens). Caddo Parish has around \$144 million in cash and investments, and plans to deposit some of those funds with participating financial institutions.

Banking desert neighborhoods in Caddo Parish have been found to be targets for predatory lenders, pay-

actual RFPs sometime later in 2020 and seek bids from local government, nonprofit and private entities to serve as LAs under multi-year contracts. The timing of the RFP and the terms of the contract are subject to change at HTFC's discretion. The draft RFPs may be found on HCR's Procurement Opportunities web page at <https://hcr.ny.gov/procurement-opportunities>.

HCR staff will not be permitted to respond to inquiries regarding the Draft RFPs or any future solicitation. All comments and suggestions should be directed to LA-RFP@ny-shcr.org. However, staff will continue to support and engage the current network of LAs on all other matters related to Section 8. Staff will work together with partners to continue delivering vital housing assistance to families across New York, while maintaining a fair and transparent competitive environment.

day lenders, and check cashing services. Yet residents wishing to open a savings account have to drive some distance to find a depository institution.

Louisiana has a state banking development district program which allows municipal deposits to be placed in new branches in banking deserts identified by local government and approved by the state. New York has a similar program, which has been used by the State to support Spring Bank, in the South Bronx. Unlike Louisiana, the New York law does not yet allow municipal deposits to be placed with credit unions. See <https://nextcity.org/daily/entry/shreveport-predatory-lending-banking-deserts>.

AHP Round To Open February 3rd

February 3rd is the date that the 2020 cycle of grants for the Affordable Housing Program of the Federal Home Loan Bank of NY opens, with applications due 45 days later. FHLB NY expects to make available more than \$35 million in this round. AHP funds can be used for creation of new affordable rental housing, or to repair and rehabilitate homes owned and occupied by lower income households. AHP funding is capped at \$40,000 per unit.

For those who have applied for AHP funding in recent years, you will note that the scoring criteria have remained the same this year. There are points available for projects that serve very low income households, as well as special needs populations. One significant change this year is that member banks are limited to submitting no more than 40 applications apiece. This change is hoped to increase the geographic spread of the program and reduce dominance by one or more financial institutions. AHP-only funded projects are eligible. Matching funds are not required, although points are awarded for leveraged projects.

FHLB NY staff began traveling throughout their service footprint providing training on the latest round in January. The presenters stressed the importance of talking to FHLB NY analysts about proposed projects or programs prior to submitting an application, and invited applicants to request appointments for consultation early in the application development process.

Information on the AHP is found online at www.fhlbny.com/community/housing-programs/ahp. To request a consultation, contact (212) 4441-6850 or email AHP@fhlbny.com.

Enterprise Opens Round For Preservation Opportunity Program

New York State is home to a vast array of publicly assisted affordable housing, including federally assisted multifamily rentals, public housing, Low Income Housing Tax Credit, and rural rental projects. However, many of these are at risk of losing affordability through regulatory agreement expirations, physical obsolescence, or financial operating challenges. In many communities, this stock may represent the largest source of quality affordable rental housing which, if lost, may be difficult to re-create given housing market pressures and limited public subsidy. Local decision-makers may not always be familiar with the range of strategies avail-

able to support the preservation of affordable housing in their local jurisdictions.

Enterprise Community Partners, Inc., in partnership with the New York State Office of the Attorney General, is seeking to support public jurisdictions and public and local housing authorities and agencies outside of New York City to develop long-term targeted strategic preservation plans for distressed, at-risk, and/or expiring affordable housing portfolios. The RFP is found at: <https://bit.ly/35qbRgA> [bit.ly].

Enterprise Community Partners has opened the competition for the latest round of the Preservation

Opportunity Program. The RFP was issued in December, and proposals are due on February 28th. Award announcements are expected by March 24th. A webinar for applicants was held on January 24th, and that webinar is now archived at: https://enterprisecommunity.zoom.us/rec/share/xchtcZH2z15ORdbQx1zAB40PD5_CT6a80CEer_cMmj7HzEE0uUgLqDvgU4CdTeI?startTime=1579014524000.

Applications must be submitted through a software platform called SideRoom. Applicants are encouraged to visit <https://bit.ly/2SerUek> to familiarize themselves with this platform in advance of the deadline.

Census Plans For Homeless Count Detailed

The 2020 effort to count homeless persons as part of the 2020 Census has been scheduled. The process of service-based enumeration and enumeration at transitory locations builds on decades of work with national and community-based organizations

The effort to count people experiencing homelessness at service locations and pre-identified outdoor locations is referred to as Service-Based Enumeration (SBE). SBE will count people at shelters, soup

kitchens, regularly scheduled mobile food vans and target non-sheltered outdoor locations on March 30, March 31 and April 1, 2020.

For more information, visit: www.ofm.wa.gov/washington-data-research/population-demographics/decennial-census/2020-census-everyone-counts/2020-census-what-you-need-know/hard-count-population-2020-census/counting-people-experiencing-homelessness-during-2020-census.

NYSCA

Architecture +Design Grants

The New York State Council On The Arts is making \$1.1 million available in the 2020 round of funding for the Architecture + Design grant program, including the preservation and interpretation of New York State's architectural/design heritage. March 12th is the application deadline.

Organizations seeking support for schematic or conceptual design for a capital project, for equipment purchases, or for capital funding should review the Facilities Projects Program guidelines.

Visit: www.nysca.org/downloads/guidelines/FY2021/FY21_AD_Guidelines.pdf for more information.

Loan Funds Supports Re-Entry

A new loan fund administered by Alternatives Federal Credit Union in Ithaca is designed to reduce recidivism by providing micro-loans to formerly incarcerated individuals re-entering the community. The funds can be used for clothing for job interviews, security or utility deposits to obtain an apartment, or for transportation during the hunt for employment. The program is a partnership between Alternatives and the Park Foundation, and relies on a referral network from local social service organizations.

An article on the program is found at TompkinsWeekly at www.tompkinsweekly.com/stories/alternatives-fcu-announces-reentry-loan-fund,3396?fbclid=IwAR0XLVcjiLaiWmGwBWyQN5HPkk16XfMP8OGFvPiWaSCZUXsqsO2ZqLrUiSI. The credit union website is found at www.alternatives.org.

Career Opportunities

Director Of Lending

The Leviticus Fund has an opening for a Director Of Lending. The Director of Lending is a member of the management team and, working in collaboration with the Executive Director, has responsibility for Leviticus' strategic lending program including: (i) loan production, design and implementation of new and updated financial products and services that are responsive to non-profit borrowing needs in our footprint (ii) portfolio management, loan policies and systems; (iii) reporting on the Leviticus loan portfolio; (iv) business development, and (v) collaborating with the Executive Director in relationship-building. The primary responsibility of this position is to develop and manage a loan portfolio which is both healthy and responsive to the needs of the nonprofit organizations that Leviticus supports and seeks to support with its capital.

Requirements: Bachelors Degree plus 8 years real estate/lending experience, with 4 years management and supervisory experience. Knowledge of NY, NJ and CT, and NYC housing subsidy programs that serve urban and rural areas.

The full job description is found at www.leviticusfund.org/wp-content/uploads/2020/01/Leviticus-Fund-Director-of-Lending.pdf.

Please submit a letter of interest, resume, and salary requirements to our search consultant, David Erickson-Pearson at epdavid@earthlink.net. Salary requirements must be provided in order to be considered. Please direct any questions about the position to David at epdavid@earthlink.net or at (303)703-6165.

EOE

Executive Director

Snow Belt Housing Company, Inc. (SBHCI) in Lowville, New York, a small nonprofit housing and community development organization serving Lewis County, is seeking an experienced Executive Director. The ideal candidate will be knowledgeable in the affordable housing field, have non-profit experience, and be capable of guiding the agency's future growth. The Executive Director provides strong management, vision, and leadership under the direction of the Board of Directors. The Executive Director guides the agency to achieve goals; develops long-term strategies and manages multiple projects. He/she advocates on state and federal levels on housing issues and funding; maintains positive relationships with local, state, and federal agencies and officials; develops and monitors the annual agency budget; supervises staff; develops program guidelines; manages contracts; and identifies and secures funding from local, state, and federal sources. Qualifications include: three or more years of senior management experience; nonprofit leadership and management experience is highly desired; experience in affordable housing or a related field is also highly desired. Grant writing is required. Excellent written and oral communication skills required. Full time exempt position with benefits. Salary range from \$48,000 to \$60,000, depending on experience. Send resume and contact information for three professional references to employment@snowbelt.org by February 29, 2020.

EEO

Special Assistant

OCR is seeking a team member to fill a unique new role as a Special Assistant that provides support for OCR programs and office operations. The Special Assistant will be responsible for data management, preparation of reports and advanced administrative tasks. The salary for this position is estimated to be \$45,000 dependent on relevant skills and experience.

Duties: Under the general direction of the President or OCR senior staff members, the Special Assistant will: manage data by monitoring accuracy and timeliness of updates in databases; prepare reports as needed and prepare templates for common reporting needs; review and prepare data from multiple sources to prepare consolidated reports and spreadsheets; and prepare and edit fillable forms.

To view the entire job notice, visit <https://hcr.ny.gov/job-opportunities-0>. Click on the hyperlink for Special Assistant.

EEO

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.

RPC Wins Grant For Senior Resident Coordinator Position

On January 15, 2020, Field Hall Foundation CEO, John Ahearn, presented Community Services Programs, Inc.'s CEO, M.T. O'Leary, with a \$50,000 check for the coordination of services for Community Services Programs, Inc.'s one hundred eighty-four senior housing residents located in Southern Dutchess County.

The Field Hall Foundation's mission is to improve the lives of older adults and their caretakers by providing grants to local not-for-profit organizations and units of government. Community Services Programs, Inc., based in Wappingers Falls, is a local not-for-profit housing and community development agency, celebrating its 45th year of service to Dutchess County. It is responsible for the management of

one-hundred eighty-four senior citizen apartments in the County. Community Services was invited by the Field Hall Foundation to submit a proposal stating the organization's need for funding and a detailed plan for how they would use the funds. The application process also included an extensive review of the organization.

As stated in the proposal, Community Services plans to address the needs of the senior citizens residing at DiMarco Place I and II Senior Residences, Meadow Ridge II Senior Residence and Highland Meadows Senior Residence. Support services, such as reliable transportation, on-site continued learning opportunities, and scheduled recreational activities will be offered to the residents. Also, to enhance

independent living and aging in place of the organization's senior residents, they will have access to an exhaustive list of local, county-wide, and state-wide resources tailored to their desired needs.

The \$50,000 grant will underwrite staff costs and related expenses and is for a term of one year. The funded program of the coordination of services for senior citizens' living independently is a relatively new program and is the result of the increasing longevity of the older population and desire of seniors to be fully engaged with their surroundings. During the 2020 Legislative session, the New York State Legislature will be considering the creation of a Statewide Senior Resident Coordinator Program.

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!

Visit our website at www.ruralhousing.org
'Like' us on Facebook for up-to-the-minute news



79 North Pearl Street
Albany, New York 12207



NYS Rural Advocates 2020 Legislative Conference

February 24, 2020 – Holiday Inn Express – Downtown Albany
February 25, 2020 – Empire State Plaza With Lunch at The Albany Room

Monday, February 24, 2020

Rural Advocates Board Directors, Members and Guests will gather at 4:00 pm at the Holiday Inn Express, Empire Ballroom, in Downtown Albany. Dinner will be served at 5:30 pm. We expect to discuss last minute issues and put the final touches on our Legislative Agenda over dinner. A \$25 contribution for dinner is requested. ALL Members *are strongly encouraged* to join in with this critical discussion prior to meeting with your Senator(s) and Assembly Member(s)!

A block of rooms is being held at the Holiday Inn Express and we URGE you to make your room reservations before January 24th by calling HIE at 1-518-4343-4111. Be sure to advise the Hotel that you are with the NYS Rural Advocates in order to qualify for our rate of \$115/night.

Tuesday, February 25, 2020

Rural Advocates will host a *Legislative Briefing and LUNCH* in the Albany Room on the Concourse at the Empire State Plaza. The Program will start at 12:00 noon with a buffet style lunch beginning at 12:30 pm. Our agenda will include an overview of Rural Advocates 2020 Legislative Agenda, updates on legislative actions to date, a review of the day's legislative appointment schedules and talking points. We want to make the most of your time in Albany! Our discussion will focus on YOUR rural housing concerns including our top priority of preserving Rural Preservation funding and protecting the housing programs we use. We expect to be joined at the meeting by several leading members of the New York State Legislature.

After the Lunch in the Albany Room, we will continue to the Capitol for legislative visits. Plan on making appointments with your Senators and Assembly Members and join with others from your region to remind your elected officials of the impact of your work. Rural Advocates will coordinate meetings with Legislative and Administrative Leaders. Please contact us at nysruraladvocates@gmail.com if you need assistance.

Registration Deadline Feb 14, 2020: Return the Registration with payment to NYS Rural Advocates: PO Box 101, Cambridge, NY 12816. Phone: 518-573-2255. Registration of \$110 includes lunch, gratuities and advocacy materials. Reserved parking at the Empire State Plaza and Monday dinner at the HIE are additional charges (see registration form for costs).



NYS Rural Advocates 2020 Legislative Conference

February 25, 2020 - Empire State Plaza

Registration

I (we) will be participating in NYS Rural Advocates' Legislative Conference. We look forward to supporting the Rural Preservation Program and for critical resources for Rural New York!

Name: _____

Organization: _____

Additional Attendees: _____

Reserved Parking (\$25/car) _____ \$.00

Monday Evening Dinner (\$25/participant) _____ \$.00

Registration (\$110/attendee) _____ \$.00

Amount Enclosed _____ \$ _____

***Please email Registration to: nysruraladvocates@gmail.com
PRIOR to mailing the Registration with Payment!!
Look forward to seeing you in Albany!!!***