



Advocates Conclude Another Successful Advocacy Day

The New York Rural Advocates gathered in Albany on February 24th and 25th to meet with state legislators and support properly funding the many state housing programs in the 2020-21 budget, which is due April 1st.

One of the major issues addressed by the Advocates as they pounded the halls of the Legislative Office Building and the Capitol is the need to increase funding levels for the Affordable Housing Corporation (AHC) program, which supports

home purchase activities as well as the rehabilitation of single family, owner-occupied houses.

In 1985, the AHC program, along with the Housing Trust Fund and HHAP, were all funded at \$25 million apiece. In subsequent years, the appropriations for the Housing Trust Fund and HHAP have been steadily increasing, and this year the HTF is budgeted at \$44.2 million, and HHAP is budgeted at \$128 million. Advocates are hoping that legislators will bring the AHC pro-

gram into parity with the Trust Fund, at \$44.2 million, as AHC was budgeted by Governor Cuomo at only \$26 million for the coming year.

At the same time that Advocates are pushing for budget increases for the program, there is parallel effort to modernize the AHC program overall. In separate legislation, efforts are underway to increase the maximum AHC grant in high cost areas to \$75,000 per unit, and \$50,000 per unit in the remainder of the state. It is recognized that increasing the maximum award per unit will reduce the accomplishments of the program unless the

Continued on Page 4, Col. 1

Senator Recognized Upon His Retirement

State Senator James Seward was recognized by the NY Rural Advocates on February 25th for his support of the Rural Preservation Network and rural housing and community development concerns during his 34 year career in the New York State Legis-



Senator Seward, R. Filmer, B/ Lamphere, and V. Kundzins

lature. Senator Seward is retiring from the legislature this year.

Senator Seward's recognition was presented by Barb Lamphere, Ron Filmer, and Velga Kundzins at the luncheon for the Rural Advocates

annual Advocacy Conference at the Empire State Plaza in Albany.

We wish Senator Seward all the best as he begins to enjoy his retirement.

In This Issue...

Assistance Animals.....	Pg 3
Hotel To Homeless Housing....	Pg 3
CRA Comment Period.....	Pg 3
AHP Deadline.....	Pg 4
State CDFI.....	Pg 6
Regional Grant Deadlines.....	Pg 6
Coronavirus Webinar.....	Pg 6
Supportive Housing Stats.....	Pg 7
Preserve New York.....	Pg 7
Housing Is Infrastructure Act..	Pg 8

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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Bits and Pieces...

YIMBY Article

www.theatlantic.com/ideas/archive/2020/02/building-enough-housing-requires-unlikely-coalition/606739/?fbclid=IwAR398N6-DKeg6DpWhj2ENQm-KEONMhEhP12gNLQVneCYXFWn4ySkOsFpRrVg

Bill to Eliminate Asset Limits Proposed

Senators Chris Coons and Sherrod Brown and Representatives TJ Cox, Kim Schrier, and Jimmy Gomez introduced the “Allowing Steady Savings by Eliminating Tests (ASSET) Act” on February 11th. The bill proposes eliminating asset limits for the Temporary Assistance for Needy Families (TANF) program, Supplemental Nutrition Assistance Program (SNAP), and Low Income Home Energy Assistance Program and raising asset limits on Supplemental Security Income. The bill aims to improve financial security for low-income Americans and remove barriers to program applicants.

2020 Green Criteria Announced

The 2020 Enterprise Green Communities Criteria aims for climate-resilient, zero-emission, healthy affordable homes. The updated Criteria includes new components, including the Path to Zero – a groundbreaking emissions-elimination strategy for multifamily housing, and provisions to help protect vulnerable communities before, during and after natural disasters.

The announcement is found at: www.greencommunitiesonline.org/?utm_source=mc&utm_medium=email&utm_campaign=newsfromenterprise&utm_term=20200122-00Q1O00001d2XdcUAE&utm_content=january2020&j=142890&sfmc_sub=12954270&l=2081_HTML&u=9213918&mid=10965565&jb=12&utm_source=mc&utm_medium=email&utm_campaign=midatnews&utm_term=20200228-00Q1O00001d2TBPUA2&utm_content=feb2020

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.

HUD Issues Notice On Assistance Animals

HUD published guidance on February 11th clarifying how housing providers can comply with the Fair Housing Act when assessing a person's request to have an animal in housing to provide assistance because of a disability. With the Assistance Animals Notice, both housing providers and individuals with disabilities will better understand their rights and obligations under the Fair Housing Act regarding assistance animals, particularly emotional support animals. For housing providers, this is a tool that can be used to help them lawfully navigate various sets of sometimes complex circumstances to ensure that reasonable accommodations are provided where required so that persons with a disability-related need for an assistance animal have an equal opportunity to use and enjoy their housing. The guidance will help ensure that these important legal rights are asserted only in appropriate circumstances.

Additionally, this new Assistance Animal Notice provides information on the types of animals that typically may be appropriate and best practices for when the requested animal is one that is not traditionally kept in the home. It also provides information for both housing providers and persons with disabilities regarding the reliability of documentation of a disability or disability-related need for an animal that is obtained from third parties, including internet-based services offering animal certifications or registrations for purchase. The guidance includes best practices for compliance with applicable law on this issue.

An Idea Whose Time Has Come

An article on the website Black Business.com describes the efforts of the Colorado Coalition for the Homeless in the conversion of a former Quality Inn hotel into mini-apartments for the homeless. When the hotel went up for sale, the organization put together a package of city, state, and private funding to purchase the structure for \$8.4 million. Tenants in the mini-apartments pay 30% of their income or disability benefits, typically \$100 per month. For that rent they get a room with private bath and kitchenette consisting of a mini-fridge and microwave. Basic amenities include a bed, table and chairs, and a TV. The article is found at www.blackbusiness.com/2020/02/colorado-coalition-homeless-cch-investors-buy-old-hotel-convert-mini-apartments.html?utm_campaign=shareaholic&utm_medium=facebook&utm_source=s

[ocialnetwork&fbclid=IwAR2lCOw_m0ui9tqr3mArU89mFxZZa9lq6m2HWJp6sseqaCZ_AV3pOuOkjIDA](https://www.facebook.com/blackbusiness.com/?fbclid=IwAR2lCOw_m0ui9tqr3mArU89mFxZZa9lq6m2HWJp6sseqaCZ_AV3pOuOkjIDA).

Here in New York, a similar hotel conversion was undertaken by Hudson River Housing just outside of Poughkeepsie.

Do you have an abandoned hotel or motel in your community that would offer similar housing opportunities for homeless persons? Hotel and motel buildings may be available at reasonable cost as older lodging structures may not meet expectations and demands of the current tourism market. These properties may be suitable for conversion to mini-apartments, putting vacant properties back into service. This will be a good year to consider developing homeless housing, with a huge increase in HHAP funding proposed in Governor Cuomo's 2020-21 state budget.

CRA Comment Period Extended

The Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency extended the deadline for public comment on February 19th regarding proposed changes to the Community Reinvestment Act. The original deadline date for submitting comments was March 9th. The new deadline adds 30 more days to the comment period.

The regulators are referring to the proposed changes as 'Modernization' of CRA. The OCC has been working on this since 2018. The agencies propose to make changes in four key areas: (1) Clarifying and expanding what qualifies for CRA credit; (2) expanding where CRA activity counts; (3) providing an objective method to measure CRA activity; and (4) revising data col-

lection, recordkeeping, and reporting. The following sections provide a brief overview of the proposal's significant changes in those areas. The proposal will clarify what qualifies for credit under the CRA, enabling banks and their partners to better implement reinvestment and other activities that can benefit communities. The agencies will also create an additional definition of "assessment areas" tied to where deposits are located—ensuring that banks provide loans and other services to low- and moderate-income persons in those areas. The proposed rule is found in the Federal Register at www.federalregister.gov/documents/2020/01/09/2019-27940/community-reinvestment-act-regulations. The new deadline is April 8th.

Advocates, Cont.’

Continued from Page 1

appropriation is substantially increased at the same time. Housing Committee leadership acknowledges the linkage between the two issues, and expressed support for moving the two efforts forward.

The other important request from the Advocates was for a permanent funding line for a small project funding program, similar to HCR’s SRDI program. These smaller scale projects would not need tax credits, and are appropriately scaled for rural markets. In their first roll-out of this idea, HCR used recaptured HOME program funds. Based on the very successful initial trial of this program, there is overwhelming demand for a dedicated stream of funding for this purpose.

Overall, feedback from the legislative visits was positive, and issues raised in one constituent visit made it to the Housing Committee in comments by the Senator immediately afterwards. Legislative visits will continue both in Albany and in district offices in coming weeks and everyone is encouraged to reach out to their Senators and Assemblymembers to make sure they understand how critical state funding is to efforts to address the housing issues that face rural New York.

AHP Deadline Looms

The deadline for applications for the Federal Home Loan Bank of New York’s Affordable Housing Program (AHP) is March 20th. Approximately \$38 million is available in this funding round.

AHP funding can be used to construct new affordable rental housing; assist lower income first time homebuyers to purchase a home; or to rehabilitate owner occupied homes of lower income families. The AHP program has been carefully designed to mesh with governmental funding programs such as CDBG or HOME, and AHP funds can be used to fill gaps in financing for projects with funding from other sources.

Other leverage is not required for AHP awards, though, and AHP can be used to fund programs such as owner-occupied rehab, as long as per unit costs do not exceed program maximums. AHP subsidy is capped at \$40,000 per unit and \$2,500,000 per project. Project or program applicants must work with and submit the application through, a lending institution that is a member of FHLBNY in order to qualify.

For more information, visit www.fhlbny.com/community/housing-programs/ahp/ahp-application.

Fiscal Assistant

Neighbors of Watertown is HIRING a Fiscal Assistant! Come join our fun and amazing team! Applicants must have associates degree in accounting or business with previous accounting experience. Come be a part of an organization that makes a difference in our community! Please, only serious applicants apply. Resumes can be sent to: brandi@neighborsofwatertown.com. EOE

Area Manager

Housing Visions seeks a Syracuse-based Property Manager. Responsible for supervising the daily operations of a portfolio of properties, interprets and implements management procedures based on the approved Management Plan for each property in accordance with Housing Visions policy and relevant governmental regulations. Oversees and directs operations of a current portfolio of over 400 multi-family units in 20 scattered-site affordable and supportive housing projects in NYS. Provides ongoing support to all site level staff in 4 rental offices. Works in coordination with Facilities Manager, Compliance Manager and Asset Manager to carry out all responsibilities of portfolio.

Bachelors degree and 3-5 years experience required.

See full description and how to apply at <https://careers-housingvisions.icims.com/jobs/1219/area-manager/job>. EOE

Mark Your Calendars Today!
2020 Affordable Housing & Community Development Conference
September 21, 22, 23, 2020
Delta Hotel
Utica, New York

The New York State Rural Housing Coalition is happy to be able to provide help wanted advertising opportunities for our members and non-profit be provided in Microsoft Word format, and may be transmitted by email to rhc@ruralhousing.org. Ad copy must comply with federal and state 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 the Coalition’s website, unless a request is specifically made not to place the advertisement on-line.

Career Opportunities

Executive Director

PRIDE of Ticonderoga

An opportunity to direct a non-profit housing and community renewal agency in the North Country's Adirondack Park. The Executive Director is the face of the organization and the key leader with responsibilities ranging from the overall administration of private and public funding to ensuring the financial health while fulfilling the mission of connecting and enhancing the communities we serve.

The primary qualifications include strong interpersonal, writing, and communication skills, excellent project management and administrative background, and ability to work with independent contractors, for profit and nonprofit organizations and in partnership with a board of directors.

Though grant writing is an important component to this position, even more important is an overall ability to administer multiple projects while continuing to submit proposals for PRIDE's housing rehabilitation programs, downtown revitalization programs, and serving as a resource for economic development initiatives.

Interested candidates may send or email their resume with a cover letter to PRIDE of Ticonderoga, PO Box 348, Ticonderoga, NY 12882 or info@prideofticonderoga.org. The job description can be found on PRIDE's website at www.prideofticonderoga.org under Opportunities. EOE

Environmental Analyst

NYS Homes and Community Renewal currently has an opening for an Environmental Analyst in the Albany office. Qualifications include a bachelor's or higher degree in an environmental field of study, and two years experience in preparing and/or reviewing environmental impact statements or assessments; or providing consultation on environmental impact laws, rules and regulations; or conducting office evaluations and/or field investigations related to environmental regulatory programs such as water quality, wetlands and/or site remediation. See the full job description and application instructions at https://hcr.ny.gov/system/files/documents/2019/10/environmental-analyst_.pdf. EOE

Program Assistant

NYS HCR's Office of Community Renewal is seeking a team member to provide administrative support for the Albany office's various grant programs. The Program Assistant will be trained in and responsible for both general administrative support, and detailed program-specific activities. The salary for this position is estimated to be \$42,000 dependent on relevant skills and experience. To download the full job description, go to <https://hcr.ny.gov/job-opportunities-0> and click on the Program Assistant listing. 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 nonprofit 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 March 31, 2020. EEO

\$25 Million Proposed For State CDFI Fund

In January, Governor Andrew Cuomo announced a proposal to provide \$25 million in new seed funding over five years for New York's CDFI Fund through the creation of the Excelsior Banking Network. The proposal, announced in conjunction with his 2020 State of the State agenda, will increase access to safe, affordable bank accounts and small-dollar loans in underserved low-income communities across the State.

"We are pleased to see the Governor taking steps to address the gap in financial services for people of low-income. The Community Loan Fund of the Capital Region and other CDFI's across New York State have been working together to bridge these gaps, providing loans, training, and other services, and we are so glad to have additional assistance at the state level, and to shine a spotlight on these issues,"

Coronavirus Webinar

Organizations and institutions with public-facing staff or large events need to learn more about how to plan for risk reduction regarding the coronavirus. A March 11th webinar seeks to help.

The March 11th webinar is geared towards colleges and universities, but will contain useful information for all organizations that are concerned about the potential spread of the virus. The session will provide the tools you need to manage this rapidly evolving situation, including emergency response protocols; health risk management; and communication plans to help minimize misinformation, service interruption and fear. The registration fee is \$389. For more information, visit www.paper-clip.com/Main/Product-Catalog/Coronavirus-on-Campus-March-11-2020-5011.aspx.

says Linda MacFarlane, Executive Director of the Community Loan Fund of the Capital Region.

The Governor has also proposed the creation of a statewide Office of Financial Inclusion and Empowerment to meet the financial services needs of low- and middle-income New Yorkers, building on his efforts to expand access to safe and affordable banking services, credit, and financial education.

"We know first-hand what an important role CDFIs can have in community revitalization and small business development. We applaud this recognition of the community needs that CDFIs can and should meet," says MacFarlane.

The Governor's press release is found at www.governor.ny.gov/news/governor-cuomo-unveils-21st-proposal-2020-state-state-expanding-access-safe-and-affordable.

Hudson Valley Mini-grants

There is no deadline for submission of mini-grant proposals for up to \$1,000 from Entergy. Entergy's areas of interest include community improvement/enrichment, and economic development. [Editor: These grants may be a great way to build a fund for emergency home repairs over time?]

Applicants for the mini-grants must be based in Dutchess, Orange, Putnam, Rockland, or Westchester counties. Visit www.entergy.com/our_community/micro_grant_guidelines/ for more information.

The Entergy Charitable Foundation also provides larger grants, including support for housing. The deadline for those applications will be on August 1st.

WNY Foundation

The Western New York Foundation fosters healthy organizational growth and adaptability and resilience of the nonprofit sector. Grants support collaboration, organizational assessments, expand resources, strengthen communications, enhance operational effectiveness, and support strategic leadership in the seven counties of Western New York.

Grants range up to \$50,000. The next deadline for submission of Letters of Inquiry is July 31st. Learn more at www.wnyfoundation.org.

Northern NY Grant Deadline

The next deadline for Northern New York Community Foundation grants is April 24th. The Northern New York Community Foundation serves Jefferson, Lewis and St. Lawrence counties. Applications for projects in St. Lawrence County are due by April 17th.

The NNY Community Foundation administers donor advised funds that vary widely in topic and geography served. Some of the funds with interests in Economic Development only have application deadlines in the Fall.

Visit www.nnycf.org/grants/grant-information/ for more information.

Westchester Community Fund Deadline

The Westchester Community Foundation will accept Letters of Inquiry for the 2020 funding cycle until May 29th. WCF has programs geared towards economic and workforce development and housing.

Learn more at www.wcf-ny.org/overview.

Supportive Housing Statistics Released

Governor Cuomo's office recently released statistics that 6,000 supportive housing units have been funded under the state's \$20 billion housing commitment. Of those supportive housing units, 4,000 are receiving ESSHI support. ESSHI brings together multiple state agency support, funding nonprofit sponsors to provide a continuum of services to tenants that have a history of homelessness, mental illness, are victims of domestic violence, runaway and homeless youth, veterans, people with developmental disabilities, people with HIV/AIDS, and the formerly incarcerated.

Preserve New York Deadline Released

The Preservation League of New York has announced the deadline for the 2020 Preserve New York grant applications. This year, applications are due on April 6th.

Additional support is available this year for Preserve New York projects in Nassau and Suffolk counties.

Preserve New York provides up to 80% of project costs. The remaining 20% must be provided in cash match.

Visit www.preservenys.org/preserve-new-york for more information.

AARP Grants Due

The AARP Community Challenge provides small grants to fund "quick-action" projects that can help communities become more livable for people of all ages. Applications are being accepted for projects to improve housing, transportation, public space, technology ("smart cities"), and civic engagement. Applications are due by April 1st.

AARP is interested in supporting the availability of a range of housing that increases accessible and affordable housing options. AARP

Community Challenge grants can be used to support the following types of projects:

- Permanent physical improvements in the community
- Temporary demonstrations that lead to long-term change
- New, innovative programming or services

For more information including rating criteria, visit www.aarp.org/livable-communities/community-challenge/info-2020/2020-challenge.html.

Home Depot Veterans Housing Grants Due

The Home Depot Foundation is inviting applications for its Veteran Housing Grants Program.

Through the program, grants ranging between \$100,000 and \$500,000 will be awarded in support of the construction and rehabilitation of permanent supportive multifamily housing for veterans. Grants will be awarded solely for the physical construction of such housing (i.e., hard costs). THDF does not provide funding for soft costs such as furnishings, rental subsidies, tenant services, etc. The target population served through the program is honorably discharged veterans at or below 80 percent AMI.

Rural areas will be considered, but priority will be given to "large cities" defined as populations over 300,000 people. 75% of the development/program's funding sources

must be identified at the time of proposal submission. In addition, matching funds of at least 50% of total development cost must be provided from other sources. THDF supports new construction or rehabilitation of multifamily, permanent supportive housing for veterans. Proposals must provide evidence of a third-party binding agreement that ensures the units are occupied by veterans for a minimum of 15 years (ie: project-based HUDVASH, other funder requirement, deed restriction, zoning requirement, etc.)

The next application deadline is March 27th, with final determinations for this round expected in August.

The RFP for the grant program is found at <https://corporate.homedepot.com/foundation/veteranhousinggrants>.

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!

Housing Is Infrastructure Act

On November 21st, Congresswoman Maxine Waters and Senator Kamala Harris introduced the Housing Is Infrastructure Act of 2019 (HR 5187) to increase the national investment in housing and creation of jobs. The bill provides more than \$100 billion in housing funding for a variety of housing creation and preservation efforts.

HR 5187 calls for a \$5 billion investment in the National Housing Trust Fund, fully funding the capi-

tal backlog to repair public housing, \$1 billion to address housing needs on tribal lands, and \$5 billion for the HOME program.

In late February, the National Low Income Housing Coalition circulated a sign on letter to Speaker Nancy Pelosi to urge Congress to include housing funding in any infrastructure bill under consideration, with \$70 billion directed to public housing repairs, and at least \$5 billion for the National Housing

Trust Fund.

An analysis of the bill is found at [https://nlihc.org/resource/representative-waters-and-senator-harris-introduce-housing-infrastructure-bill?utm_source=Temporary+Groups&utm_campaign=8b9787fe1f-Housing_in_Infrastructure_022020&utm_medium=email&utm_term=0_0e8a15b9ec-8b9787fe1f-293251773&ct=t\(Housing_in_Infrastructure_022020\)](https://nlihc.org/resource/representative-waters-and-senator-harris-introduce-housing-infrastructure-bill?utm_source=Temporary+Groups&utm_campaign=8b9787fe1f-Housing_in_Infrastructure_022020&utm_medium=email&utm_term=0_0e8a15b9ec-8b9787fe1f-293251773&ct=t(Housing_in_Infrastructure_022020)).

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