



HUD Proposes Gutting Fair Housing Efforts 26 Years Of Work At Risk

On July 23rd, the US Department of Housing and Urban Development (HUD) released a new final rule, Preserving Community and Neighborhood Choice, to replace the 2015 Affirmatively Furthering Fair Housing (AFFH) rule and the 1994 Analysis of Impediments (AI) requirements. The policy held communities accountable for providing fair housing by requiring any town that wanted to receive HUD funding to document and publicly report patterns of racial bias.

The AFFH aimed to push local governments to track poverty and segregation in their communities, tying access to federal funding for housing to their completion of a 92-point questionnaire. A HUD proposal released back in January initially aimed to augment AFFH, but feedback on these changes ultimately pushed HUD to scrap it altogether. HUD released a proposal last August to significantly revise a 2013 agency rule by requiring plaintiffs to clear a higher bar to prove unintentional discrimination and giving defendants more leeway to rebut a claim.

Fair housing advocates lambasted the administration when the proposal was released. Now, as com-

panies and organizations across the country rush to publicly show their dedication to racial equality in the aftermath of protests over George Floyd's death at the hands of police, the calls to withdraw the contentious proposal are coming from closer to home. The National Association of Realtors urged HUD to retract the proposed rule in a letter Monday, pointing to a "broad consensus across the country that now is not the time to issue a regulation that could hinder further progress on addressing ongoing systemic racism in our country."

The new, final rule essentially lets municipalities declare that they're in compliance with the tenets of the 1968 Fair Housing Act without any major documentation or accountability. As long as they show a "general commitment that grantees will use the funds to take active steps to promote fair housing," HUD will essentially take their word for it. A 2019 report from the National Fair Housing Alliance found that there were 31,202 complaints of housing discrimination in 2018, the highest number since the NFHA began collecting such data in 1995. In essence, HUD's current approach perpetuates housing

discrimination by allowing—even encouraging—communities to look the other way.

President Trump tweeted about the AFFH and equated it to a threat to suburbs on June 30th, and has subsequently continued his attacks, including linking low income housing and crime. New York Congressman Alexandria Ocasio Cortez has introduced amendments to an appropriations bill to block federal funds for HUD's new rules, including the AFFH rollback. AOC told Bloomberg CityLab that "We cannot return to the days of redlining and white flight."

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Bits and Pieces...

HUD Proposes Transgender Bias In Proposed Rule

On July 24th, HUD published in the Federal Register a proposed rule that would roll back protections for transgender people experiencing homelessness by allowing federally-funded homeless shelters whose facilities are segregated by sex (such as bathrooms and shared sleeping quarters) to establish a discriminatory admission policy that considers an individual's sex and a range of other factors. The proposed rule would require any determination of sex by the shelter provider to be based on a good faith belief, and require the shelter provider to provide transfer recommendations if a person is of the sex not accommodated by the shelter and in some other circumstances. Comments are due on September 22nd. See www.federalregister.gov/documents/2020/07/24/2020-14718/making-admission-or-placement-determinations-based-on-sex-in-facilities-under-community-planning-and.

Rural Development Advance

The Federal Home Loan Bank of New York operates a non-competitive program for economic development financing in rural communities where the project will benefit families with incomes below 115% of median. Rural Development Advances may be used to finance commercial and economic development projects. Loans are priced below market rates for medium term. The criteria for the program can be found on the FHLB NY website.

To learn more, visit www.fhlbny.com/community/community-lending-programs/rural-development-advance/.

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.

Fair Housing Assessment

New York State Homes and Community Renewal recently announced the launch of its assessment of fair housing, called Fair Housing Matters NY. They are looking for input from New Yorkers on their experiences with segregation, access to opportunity and discrimination in housing. Please take the survey here: <https://hcr.ny.gov/fairhousingmattersny#surveys>.

Also, if you are a community member interested in discussing your experiences with fair housing issues, please contact citizen engagement consultant, Lauren Polvere, (Lauren.Polvere@nyshcr.org) to participate in an upcoming virtual focus group.

HCR's Fair and Equitable Housing Office will analyze feedback from the surveys, focus groups, community members and other data to develop recommendations to remove barriers to housing. A draft of the initial report will be available for public comment in early 2021.

Out Of Reach Released

The National Low Income Housing Coalition released Out of Reach 2020 in July. The annual analysis of rental housing affordability again shows a critical lack of rental units available for and affordable to minimum wage workers. New York has the 5th highest housing wage in the nation. A minimum wage worker needs to work 110 hours per week to afford a modest apartment. Conversely, a worker in New York needs to earn \$32.53 per hour to afford a typical apartment, working a 40 hour week.

To review the report, visit: <https://reports.nlihc.org/oor>.

Newburgh Proposes Homelessness Prevention Program

The City of Newburgh has issued a request for qualifications for a homeless services program related to Covid 19. The City seeks proposals from eligible not-for-profit organizations to establish and implement a program in the City of Newburgh to assist low-to-moderate income individuals and families facing eviction or housing-related hardship due to the Coronavirus (COVID-19) pandemic.

The City of Newburgh seeks proposals from qualified not-for-profit organizations to establish and administer a program that includes temporary assistance to low-to-moderate income residents of the City of Newburgh who have a demonstrated financial hardship due to

temporary or permanent loss of employment income related to the Coronavirus pandemic. This Request for Proposals is intended to identify and secure a contract with a non-profit agency who demonstrates experience and capacity to administer an Emergency Income Payment (Rent) Assistance Program. The City of Newburgh will execute a contract based on City of Newburgh City Council approval with a tentative end date of August 31, 2021. Proposals are due on August 14th.

See the details at: www.cityofnewburgh-ny.gov/planning-development/pages/rfqs-request-for-qualifications-rfps-request-for-proposals.

RPC Contract Renewal Paperwork Released

Contract renewal documents for the Rural Preservation Program for the 2020-21 program year arrived during the week of July 20th, and a training webinar was held on July 24th. The due date for returning the RPC materials to HCR is August 28th. Any agency that has not gotten to contract by December 31st will not be eligible for the program. This last detail is important, because the Annual Performance Report must be submitted and approved before a new RPC contract can be issued.

HCR's application processing system relies upon submissions coming through in Acrobat. Be sure to have the latest version of Acrobat loaded on your computer. A link to the free software is found in the application instructions mailed out by HCR staff.

The Board Resolution must be

dated no earlier than April 2, 2020. Additional attachments include the Vendor Responsibility Questionnaire, which must be notarized, and the board roster containing Board Members' home (not business) addresses.

The Annual Performance Report covers the period July 1, 2019 to June 30, 2020. If you have received a Workplan Modification or Budget Modification during the year, make sure you use the approved figures per those modifications.

Follow the instructions for submitting the required materials to HCR. HCR staff monitor the email address, and can not accept contract materials through other portals. Contracts will be processed in the order in which they are received.

A Q&A from the webinar is being prepared and is expected to be released soon.

Governor Requests Reinstatement Of SALT

In a July 29th letter to Senators Schumer and Gillibrand, Governor Cuomo made the case for huge federal aid packages to the State to fill the \$14.5 billion current budget shortfall, and next year's \$16 billion projected shortfall. The dire picture painted by the Governor includes the loss of toll revenues because of the decline of vehicular traffic, the loss of \$12 billion to the Metropolitan Transit Authority alone, while the Port Authority has suffered a \$3 billion loss due to the decline in tourist travel.

As part of the aid package, Governor Cuomo emphasized the importance of including language in any final bill that reinstates the State and Local Tax deduction (SALT) for New Yorkers. The 2017 elimination of SALT is costing New

York residents \$15 billion, or an average cost of \$8,700. The restoration of SALT is proposed in the HEROES Act, proposed by New York's Congressional delegation.

The Governor notes that the CARES Act, the earlier federal legislation resulting from the Covid 19 pandemic, provided New York with \$25,000 in federal funds per Covid case, while at the same time providing Alaska with \$2.5 million per Covid case.

Reinstatement of SALT could make a dramatic difference for first time homebuyers in New York. The property tax is a significant element of the expense of owning a home, and projecting the tax savings under SALT can make household budgets pencil out in many cases, allowing a home purchase to move forward.

2020 Conference Update

In response to the Covid 19 pandemic, the Rural Housing Coalition will hold a virtual conference this year. It is expected that the workshops will take place in October and early November, and the conference schedule will look dramatically different than in past years.

In 2020, no workshops will be competing with other conference events, so you will have the opportunity to take all of the workshops if you wish. Instead of holding full

day training tracks on a particular theme, this year the tracks will be spaced over the entire duration of the virtual conference. As an example, there may be five one hour workshops on a range of subjects within one housing topic. Those workshops will be scheduled on the same day and time each week for the duration of the event. This format will allow you and your staff to access the trainings from the comfort of your desk, without disrupting your entire work schedule.

Rents Drop?

A report on *The City* website on July 27th notes that vacancy rates in New York City are increasing and rents are dropping for the first time in years. Thousands of New Yorkers have left the city, allowing leases to lapse, or terminating their leases. Median rents in Manhattan dropped 4.7% in June, and by more than 5% in northwest Queens. One third of Manhattan rents were discounted, by an average of 7%. The vacancy rate in Manhattan is at a 14 year high. Some developers are offering incentives to lure new tenants. One project in Queens cut rents by 5%, then had to offer 2-3 months free rent to attract tenants.

Clearly, the city residents are going somewhere, and the impact is being felt in the suburbs throughout the lower Hudson Valley, including Westchester County, where home purchase contracts have soared 50% in June over the previous month.

Analysts are skeptical that the rental market in Manhattan will rebound completely once the pandemic eases, saying the transition to working from home for many has raised the possibility that people will not return to the office full time, making living nearby in Manhattan less attractive. "Even after we have a vaccine, the ability of technology to lengthen the tether between work and home will allow longer commutes," Miller said —especially if the commute is for two or three days a week and not five.

The increase in the vacancy rate could endanger the city's system of rent regulation, which imposes price controls on about half the city's units. The vacancy rate must be 5% or less to maintain rent regulation, and the system is up for review in 2022.



Career Opportunities

Real Estate Development Project Mgr.

RUPCO seeks a Project Manager to process existing development pursuits and assist with new target opportunities. He/she/they will leverage skills and experience in best practices to take a significant leadership role in the creation of new housing for RUPCO's growing portfolio. Must have experience and be technically proficient in aspects of affordable housing real estate development, including finance, grant writing, entitlement, design, construction, lease-up and operations. The position requires:

- A minimum of three to five years experience in community development, municipal governance and or affordable housing. Master's Degree in Urban or Community Planning, Business or related field preferred.
- Experience and technically proficient in aspects of affordable housing real estate development, including finance, entitlement, design, construction, lease-up and operations.
- Ability to analyze complex data, perform sophisticated analysis and make appropriate recommendations and decisions. Experience with Project Management software a plus.
- Experience in grant writing, entitlement process, public sector funding, public speaking and non-profit organizations. Excellent communication, and conflict resolution skills necessary.

Please submit notice of interest for this position along with a cover letter and resume attention Kevin O'Connor, CEO and send to me-gonzalez@rupco.org ASAP. EOE

Property Manager (PT)

HomeFront is looking for an individual to manage 44 senior housing apartments in Washington and Warren Counties.

Responsibilities include qualifying tenants, developing rental agreements, and ensuring all apartments are occupied and maintained. The ability to work effectively with consultants, contractors, and senior residents is required. We offer a flexible work schedule and no weekends. The ideal candidate will have at least 3 years' experience in property management or non-profit administration. Candidates must be computer literate with experience in Word and Excel.

HomeFront Development Corporation is a non-profit rural preservation company dedicated to assisting low to moderate income homeowners with their housing needs, managing affordable senior housing, and serves as a resource for community development and downtown revitalization programs in Washington County. More information can be found at www.homefrontdev.org.

To apply, mail or email a cover letter and resume to HomeFront Development Corporation, 568 Lower Allen Street, Hudson Falls, NY 12839 or info@homefrontdev.org. EOE

Property/Leasing Manager

Genesee Valley Rural Preservation Council has an opening for a Regional Property Manager to oversee affordable rental housing properties in a multi-county area. Must have extensive proven experience in residential leasing and supervision of apartment site managers. Works with internal property and finance staff. Knowledge of Fair Housing, ADA, and specialized government requirements for publicly-financed rental housing.

A Bachelor's Degree is preferred but not required with suitable equivalent combination of advanced education/training/with several years proven related experience in the operation of similar regulated housing. Certifications for Regulated Affordable Housing a PLUS. Competitive compensation and benefits for this salaried position, based on qualifications. Position may be filled on an interim basis with provisional terms for suitably qualified applicants. Must have a flexible schedule.

To see full job description, visit https://nysafah.org/wss/job_posting-Page2011.php?643. Send cover letter, resume, & application to: cduross@gvrpc.com or mail to: Genesee Valley Rural Preservation Council, Inc., Attention: Christine DuRoss, 5861 Groveland Station Rd, Mt. Morris, N.Y. 14510 EOE

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

Wade Named Commissioner of FHA

Dana Wade has been named Commissioner of the Federal Housing Administration. She previously served as Acting Federal Housing Commissioner and Assistant Secretary for Housing from July 2017 to June 2018, where she oversaw over 2,400 employees and implemented enhanced risk management and monitoring of FHA's \$1.3 trillion portfolio. Wade also served as a Program Associate Director for General Government at the Office of Management and Budget from December 2018 to December 2019, where she led budget oversight for six Executive Branch agencies with a keen focus on financial services, including HUD, and multiple independent agencies.

In Congress, she served in senior roles including Deputy Staff Director for the Senate Committee on Banking, Housing, and Urban Affairs and Deputy Staff Director

for the Senate Committee on Appropriations under Senator Richard Shelby.

The Federal Housing Administration, generally known as "FHA", provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family homes, multifamily properties, residential care facilities, and hospitals. It is one of the largest insurers of mortgages in the world, insuring more than 46 million mortgages since its inception in 1934.

The Senate Banking Committee met in May to examine Wade's nomination. She told lawmakers that if she were confirmed, her priorities would be to protect current FHA homeowners, improve the agency's IT infrastructure and protect taxpayers from losses at the FHA due to the coronavirus pandemic.

Small Business Covid Fund Grows

Earlier in July, Lowe's became the largest contributor to LISC's Covid-19 small business relief efforts with \$30 million in new funding for entrepreneurs of color and rural businesses as they navigate the coronavirus recession. The grant builds on Lowe's previous \$25 million commitment to LISC's relief fund, with a particular focus on minority business owners, and will help owners sustain operations, protect jobs and prepare for recovery.

Grants of up to \$20,000 are available for small businesses in rural and minority communities to meet payroll, pay rent and utilities, pay debt to vendors, and other operational costs.

Learn more at <https://lisc.org/covid-19/small-business-assistance/small-business-relief-grants/lowes/>.

Visit our website at www.ruralhousing.org
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