



New York State Rural Housing Coalition, Inc.

July, 2020

Getting Back To Work Housing Counselors Will Be Busy

Housing counseling agencies are rightfully bracing for a tsunami of foreclosures when the State prohibition on foreclosures ends on August 20th due to the Covid 19 pandemic. According to the National Consumer Law Center, consumers and their advocates should carefully review the scope of the foreclosure moratoriums adopted at the state level. The executive orders and court orders provide important relief in a crisis that will lead to severe health and financial consequences for many homeowners. However, some of these emergency proclamations have a very narrow scope. Press coverage may give the impression that an order prevents a wider range of actions than it actually does.

In New York, Governor Cuomo issued Executive Order 202.28 on May 7th and effective June 20th, declaring that the initiation or enforcement of foreclosure of any residential or commercial mortgage for nonpayment of the mortgage where the property owner is eligible for unemployment insurance or benefits under state or federal law, or is otherwise facing financial hardship due to the Covid 19 pandemic. This Executive Order has a 60 day lifespan, expiring on August 20th.

The New York Office of Court Administrators Order No. 78, issued on March 22nd directs court clerks to not accept filings for non-essential cases until further order. Foreclosure cases are deemed non-essential cases. Executive Orders 202.8, 202.14, 202.28, and 202.38 have sequentially extended the prohibition on accepting non-essential cases in 30 day increments. Currently, the prohibition lasts through July 6th (www.nycourts.gov/evictions/outside-nyc). This prohibition covers both foreclosure and eviction proceedings.

The state legislature has also taken action on the foreclosure issue. SB 8245/A10526 passed both houses of the state legislature on May 27th. This legislation requires forbearance and post-forbearance relief in specific forms. It is applicable to mortgage loans that are not federally backed and to lenders/servicers subject to regulation by state banking agency. The law would require the servicer or lender to grant an initial application for 180 days of forbearance and a renewal for an equal period upon borrower's request. The forbearance may be backdated to March 7, 2020. Along with forbearance, the

borrower must have the option of deferral of the arrearage, repayment in a balloon payment at end of loan term, or of a modification. Servicers or lenders seeking exemptions must follow outlined procedures to obtain the exemption from the state banking agency. Covered period for the law extends to the end of state-ordered restrictions on economic activity. The text expressly provides that compliance with the law is a condition precedent to foreclosure and the borrower may raise non-compliance as a defense to foreclosure.

In This Issue...	
Tenant Protections.....	Pg 3
Emergency Action Program....	Pg 3
Advisory Council Members Sought.....	Pg 4
Remote Workforce.....	Pg 6
Homebuyer Assistance Grants.....	Pg 6
REDC Program At Risk?.....	Pg 6
Remote Audits.....	Pg 6
Report on Gentrification and Disinvestment.....	Pg 7



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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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

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Bits and Pieces...

Showcase Postponed

The second Innovative Housing Showcase planned for the National Mall in September has been postponed until 2021. This event is a partnership between HUD and the National Association of Home Builders.

HUD Income Calculator

On July 1, 2020, HUD updated the CPD Income Eligibility Calculator with the FY 2020 Income Limits. These new income limits will impact current and prior calculations in your income calculator dashboard. Current calculations in process and previously completed calculations based on 2019 income limits will update based on the new income limits for 2020. This update impacts HOME and CDBG programs, as well as HOPWA and ESG programs.

USDA Extends Covid 19 Exceptions

The temporary USDA Rural Development exceptions issued on March 27, 2020 pertaining to appraisals, repair inspections and income verifications for the Single Family Housing Guaranteed Loan Program (SFHGLP) due to the COVID-19 pandemic have been extended until August 31, 2020 and apply to the requirements in the program handbook HB-1-3555 for new loans.

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.

Developing Supportive Housing

The Corporation for Supportive Housing (CSH) and Goldstein Hall PLLC are pleased to announce a five-part webinar series, “Creating Supportive Housing in NYS,” aimed at building the capacity of non- and for-profit organizations to successfully develop supportive housing. The five part series begins on July 16th.

The series will revisit the essentials of high-quality supportive housing and provide in-depth guidance on the development process with case studies presented by organizations who’ve recently developed using NY resources such as ESSHI or NY15/15. Each webinar will discuss how to use the current period of uncertainty caused by COVID-19 to plan and prepare for successful partnerships and projects. Management-level staff considering developing supportive housing are invited to participate in any or all five offerings.

For more information and to register, visit:

https://cshmeetings.webex.com/jw3300/mywebex/default.do?nomenu=true&siteurl=cshmeetings&service=6&rnd=0.38803346120030924&main_url=https%3A%2F%2Fcshmeetings.webex.com%2Fec3300%2Feventcenter%2Fevent%2FeventAction.do%3FtheAction%3Ddetail%26%26%26EMK%3D4832534b00000004b45d7ede92896738f658b8b522d9302397a47993d8a2b40db9579d79d752eb1e%26siteurl%3Dcshmeetings%26confViewID%3D165053949885292939%26encryptTicket%3DSDJTSwAAAATFfTalcuh0uSIHwQNYkrB069TU5uXc7gBDzDCaFS9OCQ2%26

FHFA Provides Tenant Protections

To help renters in multifamily properties stay in their homes and to support multifamily property owners during the coronavirus national emergency, the Federal Housing Finance Agency (FHFA) on June 29th announced that Fannie Mae and Freddie Mac (the Enterprises) are allowing servicers to extend forbearance agreements for multifamily property owners with existing forbearance agreements for up to three months, for a total forbearance of up to six months. While the properties are in forbearance, the landlord must suspend all evictions for renters unable to pay rent. The forbearance extension is available for qualified properties with an Enterprise-backed multifamily mortgage experiencing a financial hardship due to the coronavirus national emergency.

If a forbearance is extended, once the forbearance period concludes the borrower may qualify for up to 24 months to repay the missed payments. Additionally, if the forbearance is extended, the repayment schedule is modified, or a new forbearance agreement is executed, the

borrower is required to provide the following tenant protections during the repayment period:

- Give the tenant at least a 30-day notice to vacate;
- Not charge the tenant late fees or penalties for nonpayment of rent; and
- Allow the tenant flexibility to repay back rent over time and not in a lump sum.

“During the pandemic, FHFA has been focused on protecting renters and borrowers while ensuring the mortgage market functions as efficiently as possible,” said Director Mark Calabria. “The multifamily mortgage forbearance extension announced today will help renters stay in their homes and help property owners retain their properties.”

FHFA will continue to monitor the coronavirus’ impact on renters, borrowers, and the mortgage market and update policies as needed. To understand the protections and assistance the government is offering, please visit the joint Department of Housing and Urban Development, FHFA, and the Consumer Financial Protection Bureau website at cfpb.gov/housing.

Emergency Action For Resident And Partner Stability

Enterprise Community Partners has developed the Emergency Action for Resident and Partner Stability program, which aims to ensure vulnerable, low-income families and individuals can remain in their homes and access support during this crisis. The program offers community partner organizations a broad range of support to achieve this goal, including:

- Emergency grants to help them stay afloat and meet their resi-

dents’ and communities immediate needs.

- Guidance, planning strategies and technical assistance to help them remain viable.
- Assistance in seeking critical government relief funds and other interventions.

To sign up for updates for this program, visit <https://resilientfutures.enterprisecommunity.org/emergency-action-resident-partner-stability-program-learn-more>.

FHLB-NY Seeks Advisory Members

The Federal Home Loan Bank of New York (“FHLB NY”) is now accepting nominations for the FHLB-NY’s Affordable Housing Advisory Council. Nominations must be made by completing the nomination form and submitting it, along with the nominee’s resume to the FHLB-NY by 5:00 PM on July 31st, in order to be considered. The Council’s role is to advise the FHLB NY’s staff and the Housing Committee of the Board of Directors. On at least a quarterly basis, the Council meets with members of the Board of Directors and Management.

The FHLB NY seeks to have balanced representation on the Council and will draw nominees from across the district and from a diverse range of community nonprofit and for-profit organizations that are actively involved in providing or promoting low- and moderate-income housing within the district. The initial term of service is 3 years.

FHLB NY is seeking to fill vacancies on the Council with representatives serving mid-state New York, or the New York / New Jersey metro area. The ideal candidate should have a solid understanding of national, state and local affordable housing and community development trends and best practices in community development; and expertise in a pertinent affordable housing related field such as real estate development, residential or commercial lending, social/supportive services, and or affordable housing policy.

If you have any questions about the Council or the nomination process, please contact Neela Hanuman at Neela.Hanuman@fhlbny.com

Career Opportunities

Community Planning & Dev. Specialist

HUD has 4 openings for CARES CPD Specialists in Washington, DC. The application deadline is July 13th. This position(s) will support HUD’s response efforts to COVID-19. The following are the duties of this position at the GS-13 .

- Research and advise CPD senior level staff on policy, management resources and procedural requirements to be followed in carrying out HUD’s program responsibilities.

- Provide support and assistance to grantees in meeting their community development needs in a comprehensive and consolidated manner. Provide current and potential grantees with assistance to meeting application or submission requirements by being able to effectively communicate the requirements as established in handbooks, Notices of Funding Availability, Program regulations or other technical material.

- Provide assistance to CPD senior level staff in preparing training materials, briefings and other report materials to HUD staff.

- Monitor and evaluate program performance, including use of HUD’s information technology systems.

Visit https://www.usajobs.gov/Get-Job/ViewDetails/572092800?utm_source=HUD+Exchange+Mailing+List&utm_campaign=7ab7516e0d-HUD-Jobs-CPD-Specialist-CARES_6%2F9%2F2020&utm_medium=email&utm_term=0_f32b935a5f-7ab7516e0d-19358289-&fbclid=IwAR2qXGqFZM_YlbZ1AJ1gJhwxJX3NJzVgf9oIP-BXiScZS152JaEXF5FmXeYg. EOE

Supportive Housing Specialists

DePaul Community Services has Buffalo and Rochester-based openings for Supportive Housing Specialists to assist tenants secure and set up apartments of their choosing. The Supportive Housing Specialist will be responsible for assisting tenants with all necessary linkages and to help them maintain a stable community living environment of their choice.

Bachelors degree in Human Services or HS diploma or GED plus 2 years experience in human services field. Clean drivers license required.

For more information, visit <https://careers-depaul.icims.com/jobs/2502/supportive-housing-specialist/job>. 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.

Career Opportunities

Executive Director

The Executive Director is the key management leader of the New York State Rural Housing Coalition, historically located in Albany, NY, and is responsible for overseeing the administration, programs, and strategic plan of the organization.

General Responsibilities

Overall Management

- Responsible for leading the NYS Rural Housing Coalition (RHC) in a manner that supports and guides the organization's mission
- Responsible for communicating effectively with the Board and providing, in a timely and accurate manner, all information necessary for the Board to function properly and to make informed decisions
- Responsible for the fiscal integrity of the RHC to include submission to the board of a proposed annual budget and monthly financial statements, which accurately reflect that financial condition of the organization
- Responsible for fiscal management that generally anticipates operating within the approved budget, ensures maximum resource utilization, and maintenance of the organization in a positive financial position
- Responsible for fundraising and developing other resources necessary to support the RHC's mission
- Responsible for the effective administration of the RHC's operations
- Responsible for the hiring, supervision and retention of competent, qualified staff
- Responsible for signing all notes, agreements, and other documents made and entered into on behalf of the organization

Advocacy and Outreach

- Responsible for advocating for rural housing issues on the State, local and federal levels
- Responsible for advising constituents on areas requiring advocacy
- Responsible for promoting the Coalition's mission and values across the State

Organization Mission and Strategy

- Responsible for development and implementation of the RHC's programs that carry out the organization's mission
- Responsible for strategic planning with the board of directors to ensure the RHC can successfully fulfill its mission into the future
- Responsible for the enhancement of the RHC's image by being active and visible in the local and state-wide communities by working closely with other professional, civic, and private organizations

Preferred Professional Qualifications

- Five or more years senior management experience
- Experience working with regulatory agencies and regulated housing programs
- Awareness of rural issues
- Transparent and high integrity leadership
- Budget management skills including budget preparation, analysis, decision-making and reporting
- Strong organizational abilities including planning, delegating, program development, and task facilitation
- Ability to convey a vision of the RHC's strategic future to staff, board, volunteers, NYS HCR, and regional legislators
- Knowledge of fundraising strategies and donor relations
- Skills to collaborate with and motivate board members and other volunteers
- Strong written and oral communication skills

Application Instructions

Qualified candidates are invited to send a cover letter and resume via email to employment@ruralhousing.org

EOE

How to Create A Remote Workforce Communication Plan For Your Nonprofit

Techsoup will offer a training on July 9th, at 11:00 AM Pacific time/ 2:00 PM EDT. Getting into communication rhythms and making sure your team is performing while working remotely is not always easy. In this webinar, Adam Walker from the digital agency Sideways8 shares what he learned from running a company for 10 years that never had an office. He'll talk about how to think about remote work, the levels of communication to consider, and how to create a communications rhythm that will work for your team. Join Tech Soup on July 9th at [Techsoup.com](https://techsoup.com).

Membership Renewal Time

July 1st is the beginning of the Rural Housing Coalition's program and membership year. Renewal notices were mailed to all members in June. If you did not receive your renewal, please email colin@rural-housing.org, so that a duplicate can be sent. If you are not a member and would like to join, please contact that email address, as well. Please make sure that you membership is up-to-date, so that you continue to receive your membership benefits, such as this newsletter.



Homebuyer Assistance Grants

Bank of America offers two mortgage products to assist homebuyers to close on a home. The Down Payment Grant program grants up to 3% of the purchase price, up to \$10,000 for homes being purchased in Erie or Niagara counties, or the counties of the lower Hudson Valley, Staten Island, and eastern Long Island. Applicants do not have to be first time home buyers to qualify for this program.

The America's Home Grant program is available to applicants in a much broader range of counties across the state. This program is capped at \$7500, and clients do not need to be first time homebuyers.

To learn more, visit <https://mortgage.bankofamerica.com/mortgage-down-payment-center>.

REDC On The Chopping Block?

According to an article posted on June 26th by the Albany Business Review, the 10th annual Regional Economic Development Council competition may not happen this year.

Officials from Empire State Development, which oversees the program, say the competition is under review as the state examines its budget shortfalls due to the coronavirus pandemic.

Governor Andrew Cuomo started the program as a way to invest in economic development, region by region, driven by the input of local business, academic and community leaders. Each year, 10 regional councils compete for \$750 million in economic development funding.

In a normal year, the regional councils and the state host informational sessions in the spring for companies interested in applying.

Applications are due in the summer. Then the councils, which are made up of local leaders, sort through the applicants and decide which projects they will submit for money in the fall. The state normally announces the winners in December. But those sessions and applications are on hold for now as the state tries to manage its budget deficit, which has been estimated between \$8 billion and \$14 billion.

Remote Audit Webinar

Your Part-Time Controller and Wegner CPAs will hold a webinar on July 7th, beginning at Noon on Remote Audits: What to Expect and How to Prepare for a Cloud-based Financial Statement Audit of Not-For-Profit Organizations. Going through a remote audit will be a new experience for many organizations this year. During this free webinar you will: Review the characteristics of a financial statement audit; Discuss what to expect from a remote audit; Review types of procedures that auditors will perform in a remote audit; Receive tips on how to prepare for a smooth audit experience; and Learn about accounting issues that will be important this audit season.

To register for the webinar, visit: https://us02web.zoom.us/webinar/register/7415934447683/WN_tMHxx1JWS3aZypIOsXIZdg?utm_content=133194942&utm_medium=social&utm_source=facebook&hss_channel=fbp-155322927951423.

Report Issued On Gentrification And Disinvestment

The National Community Reinvestment Coalition has issued the 2020 report on gentrification and disinvestment across the country. **Gentrification and Disinvestment 2020** notes that, while there are hot spots of gentrification in the US, the vast majority of communities deal with a chronic lack of investment.

In addition, the report analyzes Opportunity Zone information, identifying eligible communities. An interesting feature of the report is an interactive map that allows income and housing cost analysis at

the city level, or by census tract. For communities such as Glens Falls, which it identifies as Gentrified, the data shows that median household income more than doubled between 2010 and 2017, median home prices increased by \$17,000 during the same period, and that the proportion of residents with a college degree grew by nearly 6%. The nearby Village of Hudson Falls, however, did not gentrify. During the same period, median household income dropped by \$5,000, median home price fell by \$24,000 and popula-

tion declined by 300 persons. At the same time, a larger proportion of the Hudson Falls residents had college degrees.

The interactive mapping feature can be valuable for community planning purposes and identifying suitable target areas for community development programs and strategies. The report, authored by Jason Richardson, Bruce Mitchell, and Jad Edlevi, can be viewed at https://ncrc.org/gentrification20/?utm_source=mailchimp&utm_campaign=od3c062821&utm_medium=email&utm_content=a97716e24f.

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!



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