



RHD Rural Delivery

New York State Rural Housing Coalition, Inc.

August, 2013

State Draft Action Plan Hints At Changes

The New York State Homes and Community Renewal is in the process of preparing the Action Plan for expenditure of federal community development funding for 2014. A presentation by HCR staff on July 25th indicated that some changes are underway. HCR will release the draft document for public review and comment on September 5th. The deadline for submission of any comments on the draft will be October 4th. HCR is facing a November 15th deadline to complete the plan and submit it to HUD.

The Action Plan covers federal investments via the Small Cities CDBG program, the HOME program, Emergency Shelter funding, and HOPWA.

Ann Peterson from HCR discussed some of the changes that are anticipated under the HOME program. The final rule for the HOME program was finalized by HUD and released on July 24th. Based on the information in the FY 2012 federal appropriations act, HCR expects that there will be substantive changes in the HOME program, and these required changes will go into effect on August 23rd. The appropriation act changes will require program design changes to improve accountability by PJs, and compliance with property standards. Financial underwriting of proposals will be re-

quired to ensure that applicants have the wherewithal to carry out their projects. Homebuyer counseling will be required in any home ownership assistance program. Housing rehabilitation assistance will be able to provide assistance to homes where title is vested in a life estate, and no longer limited to properties with fee simple title. There will be increased inspection requirements and changes to sample sizes for inspections when PJs monitor local programs and projects.

Laura Savallo from OTDA made a brief presentation on the Emergency Shelter Grants program. She noted that no more than 40% of program funds may be used in New York City, and that the funds may be used for a variety of services including eviction prevention, transitional housing and shelter operation. There are 67 current contractors operating ESG programs, serving 48,000 people. An RFP is scheduled for early next year for new contracts to start in October of 2014.

New York expects to receive \$1.9 million for the HOPWA program. A competitive Request for Proposals is under development now, and will be released in August. The new program year is expected to begin on January 1, 2014. HOPWA funds may be used for tenant-based rental assistance, short term assistance

such as security deposits, and supportive services provision.

Lisa Irrizarry made a presentation on HCR's special needs efforts. The state will continue the NYNYIII program, providing rental subsidies and congregate living opportunities. The RFP for the program is on the HCR website now. HCR will continue to play a role on the Developmental Disabilities Planning Council, and chairs the Adult Issues Committee. HCR continues operation of *NewYorkHousingSearch.gov*, an apartment locator service that lists 124,811 apartments at the present time. The service is free to both list and search for apartments, and will take listings for apartments affordable to households up to 130% of median. The site currently has more than 3,000 vacancies available.

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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...

New Faces and Places

We want to welcome Alexander Pierce as the new Executive Director of Wyoming County Community Action in Perry, NY. He replaces Marty Mucher in that position.

We want to wish Godspeed and good luck to John Spence of Better Housing of Tompkins County in Ithaca. John is taking the position of Executive Director of the Community Arts Partnership, the arts council for Tompkins County.

HUDUSER Offers Housing Market Conditions Data

The US Housing Market Conditions quarterly report has transitioned from a print-only report into an interactive online resource. The website includes the most up-to-date housing data and analysis from HUD's Office of Policy Development and Research. The website is organized to provide users access to national, regional, and local data. The national data can be manipulated using a variety of indicators and time constraints to depict historical trends in housing supply, demand, ownership, vacancy, and finance and investment. Regional data includes housing market profiles, market at a glance data, and narratives for HUD's 10 regions. Local data includes comprehensive market analysis reports, housing market profiles, and market at a glance reports for cities and counties. The new website can be found at www.huduser.org/portal/periodicals/ushmc/home.html.



We Support The United For Homes Campaign!

Federal and U.S. 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 Publishes New Proposed Rule On Affirmatively Furthering Fair Housing

On July 19, 2013 the Department of Housing and Urban Development issued a proposed rule regarding the requirement of HUD grantees to affirmatively further fair housing. Through this rule, HUD proposes to provide HUD program participants with more effective means to affirmatively further the purposes and policies of the Fair Housing Act, which is Title VIII of the Civil Rights Act of 1968.

If you wish to submit comments, please note there are two methods for submitting public comments. All submissions must refer to the docket number and title (Docket No. FR-5173-P-01 - Affirmatively Furthering Fair Housing).

1. *Submission of Comments by Mail.* Comments may be submitted by mail to: Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street SW., Room 10276, Washington, DC 20410.

HUD Releases New Geospatial Data Resources

HUD recently launched a new Geospatial Data Resources portal page on its HUD USER site. The site contains a wealth of maps and geographic information system (GIS) resources depicting demographic and housing data across the country. In addition to resources available for download, the site includes a collection of interactive mapping applications that allow researchers, housing practitioners, and the gen-

2. *Electronic Submission of Comments.* Interested persons may submit comments electronically through the Federal eRulemaking Portal. HUD strongly encourages commenters to submit comments electronically. Electronic submission of comments allows the commenter maximum time to prepare and submit a comment, ensures timely receipt by HUD, and enables HUD to make them immediately available to the public. Comments submitted electronically through the www.regulations.gov website can be viewed by other commenters and interested members of the public. Commenters should follow the instructions provided on that site to submit comments electronically.

For more information, please visit http://portal.hud.gov/hud-portal/HUD?src=/press/press_releases_media_advisor/2013/HUDNo.13-110.

eral public to map the distribution of HUD grants, identify the needs of a particular community, locate areas that qualify for additional grant money, and much more. With the release of this resource page, HUD hopes to make its geospatial data and GIS resources more accessible to the housing community as well as to the public. Access HUD's Geospatial Data Resources at: <http://bit.ly/135mMbY>.

RPC APR Update

As of this writing, the forms for the RPC annual report are not yet posted on the HCR website. New forms were emailed by Jerome Nagy to all RPCs on July 30th. To

the best of our knowledge, the new forms are not currently found on the HCR website. The old forms should NOT be used, as they do not capture the needed data.

Draft Action Plan Continued

Continued from Pg. 1

Ms. Irrizarry also discussed the role of HCR in the Olmstead Plan Implementation Cabinet, which has the goal of integrating disabled persons into the broader community. HCR is also continuing the Nursing Home Diversion program, which provides rent subsidies to permit nursing home residents to move into their own home. This program follows Section 8 parameters, with the intention that participants will transition eventually onto the regular Section 8 assistance. Currently, there are 350 recipients of this assistance, and HCR hopes to have some report of the cost savings attributable to the program during 2014.

Stacey Mickle made a presentation on the State's CDBG program operation. She noted that there aren't many changes in the program contemplated, although management is considering changing the grant caps, although the concept has not yet been finalized. She is expecting the allocation for 2014 to be the same as this year.

In other CDBG news, she noted that HCR's action plan for the \$1.73 billion in Hurricane Sandy disaster relief has been accepted by HUD. Of the disaster funds provided by the federal government, \$280 million will be reserved for housing assistance. There is some potential for housing funds from the Sandy relief to be directed to communities impacted by Hurricane Irene 2 years ago, as well as any 2013 storms. Previous assistance to Irene communities was targeted to fill the 25% FEMA match for infrastructure replacement. HCR still needs to secure a waiver to include the Montgomery and Herkimer County communities in the 2013 DR plan.

House Panel Marks Up GSE Bill

NHTF Would Be Eliminated

The House Committee on Financial Services held a markup of HR 2767, the Protecting American Taxpayers and Homeowners (PATH) Act, on July 23rd. The legislation, commonly referred to as the “Hensarling Bill” after Committee Chair Jeb Hensarling, was formally introduced by Financial Services Subcommittee on Capital Markets and Government Sponsored Enterprises Chair Scott Garrett. The Committee previously held a hearing on a discussion draft of the bill on July 18th.

As part of the privatization of the current housing finance system, the bill would call for an elimination of the National Housing Trust Fund (NHTF) and the Capital Magnet Fund, which were initially authorized in the Housing and Economic Recovery Act (HERA) of 2008, and were to be funded by the government sponsored enterprises (GSEs) Fannie Mae and Freddie Mac. Neither Fannie nor Freddie would exist if this bill is enacted.

The vast majority of discussion during the more than eight hour markup was about the impact the bill would have on the ability of borrowers to qualify for the 30-year fixed rate mortgage and the causes of the financial crisis. Democrats on the Committee rejected the approach in HR 2767, instead advocating for the approach laid out in the Corker-Warner GSE reform bill introduced in the Senate.

A number of amendments were offered and voted on, including one offered by Representatives Keith Ellison, Dan Kildee, Bill Foster, Gwen Moore, Al Green, and Joyce Beatty to restore funding to the NHTF and the Capital Magnet Fund. The

amendment specifically would call for the new mortgage securitization utility established by the bill to apply a fee of 4.2 basis points for every dollar for use of the utility. Of the funds received, 65% would go to the NHTF and 35% would go to the Capital Magnet Fund—the same split as authorized in HERA. The amendment failed on July 24th by a vote of 25 to 32.

In offering the amendment, Mr. Ellison said “the National Housing Trust Fund is a big deal for my district. More than 80% of extremely low income renters are severely housing cost burdened.” Earlier in the markup, Ms. Moore had noted that every member of the Committee had a shortage of housing affordable and available to extremely low income people—not just the Committee Democrats.

Chair Hensarling said in the amendment debate that “the best affordable housing program is a job.” He also said, “Regrettably the National Housing Trust Fund was built around the GSE model. The GSE model has failed.” Mr. Garrett said, “The second best affordable housing program is affordable housing, but instead of creating new investments we should be keeping prices down.”

Committee Ranking Member Maxine Waters said many people “work every day but earn very little money, and earn just the minimum wage.” Ms. Waters added, “There may be very little sympathy for families, two of them working, saving very little but they’re paying their bills, they’re paying their rent, but somehow these people are not worthy. Now we have the National Housing Trust Fund. Housing

finance reform must have access to affordable homes for low income people and must greatly increase investment in rental housing.” Ms. Waters also said that homelessness is growing in rural communities and among families, and she does not understand how members can oppose the National Housing Trust Fund.

Mr. Kildee said that even before the housing and economic crisis, there was a “class of Americans without decent, affordable homes available to them.” Representative Mick Mulvaney spoke about his support for affordable housing, and his family’s business of building affordable workforce housing. Mr. Kildee responded that while there is a need for workforce housing and new development in places like Flint, Michigan, there will still be a sector of the community that will not be able to afford that type of housing.

The bill was approved, as amended, by the full Committee on July 24th by a vote of 30 to 27. Two Republicans, Representative Gary Miller (R-CA) and Michael Fitzpatrick (R-PA), and all Democrats voted against the bill. A floor vote on the PATH Act has not yet been scheduled.

Watch an archived markup web cast at: <http://1.usa.gov/1dSkNcW>. View the text of HR 2767 at <http://1.usa.gov/18zvwsj>.

*Have you renewed your membership yet?
Call Marlene Papa at
518-458-8696x10
to keep your membership
up-to-date.*

New Markets Tax Credit On Conference Agenda

A workshop on utilizing the New Markets Tax Credit to finance community development projects will be on the agenda for the 34th Annual Affordable Housing and Community Development Conference, on October 9th in Rochester. The NMTC is a financing tool that has not been well-used in rural New York, but could be used to support a wide variety of worthwhile projects.

The NMTC workshop will be presented by David Trevisani of the National Development Council and will cover the fundamentals of the program. This workshop is ideal for folks that want to learn more about how this program functions, and whether it might be a source for funding the new project that you have in mind.

The 2013 conference will be held at the Hyatt Regency Hotel in downtown Rochester. A block of hotel rooms is being held at special, discounted conference rates. We have also secured those rates for additional days on either side of our conference for anyone wishing to extend their visit to the Finger Lakes region and enjoy the attractions of Rochester, the nearby wineries, and Lake Ontario.

It is not too early to make your hotel reservations for the conference. Call (888) 421-1442 toll-free and be sure that you mention that you are attending the Rural Housing Coalition conference to secure our discounted rates. The cutoff date for making reservations is September 24th.

Career Opportunities

Executive Director

Better Housing for Tompkins County, a local nonprofit agency dedicated to providing affordable housing options to rural residents of the county is inviting applications for the position of Executive Director.

The Executive Director is responsible to the Board of Directors of Better Housing for Tompkins County for carrying out Board Policy and for providing the overall administration of the agency.

The Executive Director is in charge of implementing the agency's organizational structure, and in charge of human resources management including the hiring and dismissal of staff. He/she is responsible for the financial administration of the agency and develops operating and capital budgets in partnership with the Finance Manager. The ED develops long-range planning programs, including vision strategies, program development, fund raising, and grant writing. Develops a thor-

ough knowledge of the purposes, principles, and practices of affordable housing programs. Researches and advises the Board of Directors about local, state, and federal housing grants and administrative programs. Makes good professional judgments requiring advanced technical knowledge and skills. Represents Better Housing in developing good public relations with the public and with funding agencies.

We are looking for candidates with a four-year college bachelor's degree plus five years of applicable experience. Better Housing welcomes applications from all qualified individuals and adheres to Equal Employment Opportunity requirements in our hiring, evaluation, and promotion.

Please send a cover letter and resume to: E.D. Search, c/o Ro Rukavena, 2 Peaceful Dr., Ithaca, NY 14850, Or email: ro@twcny.rr.com. Subject line: ED Search.

EEO

Foreclosure Prevention Advisor (PT)

Twelve month grant-funded position with the possibility of continuing employment. Part-time, 25-30-hour workweek, nights and weekends as needed, some travel required. Required skills: ability to work autonomously; thorough knowledge of Microsoft Word, Excel, PowerPoint, and Internet navigation/research; superior interpersonal skills; excellent communication skills.

Qualifications

BS/BA in a related field OR Asso-

ciate Degree in a related field AND 2 years experience or exposure to housing counseling or a related field. Preference will be given to those with prior successful housing and/or mortgage banking experience.

Salary and benefits commensurate with experience, and full benefits package. Send resume to Stephanie Lane, Executive Director, Housing Resources of Columbia County, 252 Columbia St., Hudson, NY 12534.

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.

Bills To End Employment And Housing Discrimination For Veterans And Active Duty Military Introduced

The Veterans and Servicemembers Employment Rights and Housing Act of 2013 was introduced in the House of Representatives and Senate on July 11th. The bipartisan House legislation, HR 2654, was introduced by Representative Derek Kilmer. The measure currently has four co-sponsors and has been referred to the House Committee on the Judiciary and House Committee on Education and the Workforce. The Senate bill, S 1281, was introduced by Senator Richard Blumenthal and has been referred to the Senate Committee on Veterans' Af-

fairs.

The bills would amend the Fair Housing Act by adding "members of the uniformed forces" to the list of protected classes from discrimination in the sale or rental of housing. The bill would also prohibit employment discrimination on the basis of military service. Representative Kilmer said in a press release, "If you fight for our country, you shouldn't have to fight for a job when you come home. I've worked with a coalition of veterans from all generations to fight for our servicemembers and veterans at the state

level and now I'm proud to work at the federal level to ensure that military status isn't used against anyone looking for a home or a job."

"Shamefully, veterans who served our country return from deployment and too often struggle to find a job or a place to call home," said Senator Blumenthal in the same press release. "By making military service a protected status, this bill will ensure that those who sacrificed to keep us safe are not discriminated against when they return home."

Read the text of HR 2654 at: <http://1.usa.gov/1dKp9gU>.

Speak Out!

As noted in our cover article in this issue of *Rural Delivery*, NYS HCR is in the process of developing the 2014 Action Plan for expenditure of federal community development funding, including Small Cities CDBG and HOME. The state will be publishing the final Action Plan and inviting public comment on September 5th. The comment period will be open for 30 days.

This is the one opportunity provided to users of these programs to comment on how to make these funding sources work better for you. The state makes it easy to submit comments- you can either submit them by snail mail, or submit them by email. There really is no excuse for not making your issues heard. We STRONGLY encourage everyone to take advantage of this opportunity to influence state policies and procedures for community development funding. If you don't speak up, how can you expect your concerns to be heard? Speak out now- the future of these programs depends on your involvement!

Medicaid Redesign NOFA Open

Applications are currently being accepted by NYS HCR for supportive housing projects under the state's Medicaid Redesign Team program (MRT). The deadline for submittal is January 31, 2014. \$23,150,000 is available in this round. HCR is seeking proposals from development teams that include service providers with NY/NYIII awards from OMH, OTDA and other state agencies to develop multifamily supportive rental housing projects either through new construction, or the gut rehabilitation of vacant buildings.

At least 30% of the revenue generating units within a proposed development must be set aside for NY/NY III populations. Evidence of the service funding is required as part of the submission. Successful

applicants and their service providers will be expected to collect and submit relevant Medicaid patient data to the State Department of Health or another state agency to track Medicaid cost savings.

Beneficiaries of this housing are expected to be chronically homeless individuals and families, including those suffering from substance abuse, disabling conditions and HIV/AIDS, as well as young adults leaving foster care. Clients at risk of homelessness may also be eligible tenants.

Application materials are available at www.nyshcr.org/Forms/MultifamilyFinancing/. For further information, contact Gail Bressler, Vice President, Multifamily Finance at (212) 872-0496, or by email at gbressler@nyshcr.org.

HUD Offices to Shut On 8/2

The US Department of Housing and Urban Development (HUD) issued a notice that it will close its offices nationwide on Friday, August 2nd as a result of government-wide automatic spending cuts that took effect on March 1, 2013. HUD will resume normal operation on Monday, August 5. Anyone needing to do business in HUD offices is encouraged to plan accordingly.

Unified Funding NOFA Issued

The Request for Proposals for the 2013 Unified Funding round for Housing Trust Fund, HOME (capital projects), RARP, Urban Initiatives, and the Community Investment fund will be formally issued on August 16th.

The deadline for early round submissions will be October 10th, with all other capital project applications due on December 5th. \$32 million is available in Housing Trust Fund awards, \$500,000 in RARP, and \$5.1 million in the Community Investment Fund. About \$5.5 million in HOME funds are reserved from this year's state allocation for capital projects, subject to the 15% CHDO reservation. RARP must be combined with another program, such as HOME, LIHC, or state low income tax credit in order to qualify.

Project based Section 8 vouchers may be available for capital projects funded under this NOFA.

Thanks To Our Conference Underwriters

Conference sponsorship support is critical to the success of the Rural Housing Coalition's premier annual training event. Checks from underwriters have been flowing in to the Coalition since late May. We want to thank those that have already paid their sponsorship commitments: Baldwin Real Estate Corporation; Kinderhook Development; M&T Bank; Genesee Valley Rural Preservation Council; the Housing Assistance Council; Orange County Rural Development Advisory Council; and Rural Ulster Preservation Company, as well as numerous advertising supporters. We are grateful for their commitment to the success of our conference!

Application workshops will be held on:

September 4th at 10:00 AM at Rochester City Hall, Room 302, 30 Church Street, Rochester;

September 9th at 10:00 AM, Hampton Plaza, Ballroom, 38-40 State Street, Albany; and

September 10th at 10:30 AM, 25 Beaver Street, Room 510, New York City.

For more information, visit: www.nyshcr.org/Funding/UnifiedFundingMaterials/2013/UF-2013-NOFA.pdf. A separate NOFA will be issued at a later date for HOME local programs (LPAs).

In addition, NYS HCR is making available \$4,000,000 in state low income tax credit authority, and up to \$7,000,000 in loan authority under the Homes For Working Families program. Applications for funding under these programs are currently being accepted, and must be received no later than November

30th. HWF is a housing development program that provides financing assistance for acquisition, capital costs and related soft costs associated with the new construction or rehabilitation of affordable housing developments. Under HWF, more than 50% of the project costs must be financed by bonds issued by a public authority and allocated from the State's private activity bond volume cap. The bond financing provided by a Bond Issuer qualifies the project for allocation of 4% "as-of-right" tax credits.

Application fees are required for all applications for SLIC and HWF, although some fees may be deferred for not-for-profit applicants. Refer to the NOFA document for the schedule of fees.

The NOFA for the SLIC and Homes for Working Families programs can be found at www.nyshcr.org/Funding/OpenWindow/HWFS-LIHCFullNotice.pdf.

As Grant Writing Season Looms...

Proposal writers, like other writers, sometimes have trouble getting words on paper. In "Inspiration: How to Coax the Genie Out of the Bottle and Onto the Proposal Page" (CharityChannel, June 5, 2013), Jennifer Mansfield offers these tips for overcoming proposal writer's block:

- Write proposals for organizations, projects, and programs you believe in.
- Set aside time to write during your most productive hours of the day.
- Write in a physical en-

vironment that allows you to focus.

- Take occasional breaks to clear your head.
- After writing a section of the proposal, let it sit for a while before you return to it.
- Get something written, even if you know you'll have to revise it later.
- Ask someone else to look at your draft and give you feedback.
- Once you've submitted the proposal, let it go.

Source: The Grantsmanship Center

2013 Final HOME Rule Issued

HUD issued the Final Rule for the HOME program on July 24th. The Final Rule imposes a number of changes on the HOME program to improve accountability of Participating Jurisdictions (PJs) and program administrators and developers. The changes seek to increase timeliness of housing production and improve occupancy of housing assisted through the program. They also seek to strengthen PJ performance, provide greater flexibility in design and implementation of programs, and increase administrative transparency.

Specifically, HOME projects must be completed within 4 years of commitment. Projects not meeting that timetable will be cancelled in IDIS.

Rental units assisted with HOME funds must be occupied by income-eligible households within 18

months of project completion. A homebuyer unit must have a ratified sales contract within 9 months of construction completion. CHDO Setaside funds must be committed within 24 months, and expended within 5 years of allocation of the funds to a PJ.

All HOME projects must be underwritten to ensure financial sustainability during the affordability period, including an evaluation of cost reasonableness, market demand, developer capacity and commitment of other funding sources. Underwriting requirements now apply to homebuyer programs, as well. Homebuyers must receive housing counseling prior to award of HOME assistance.

The Final Rule also requires property standards be in place, and that construction oversight be in place. Increased inspections will be re-

quired. For projects with 10 or more HOME-assisted units, during the affordability period, the PJ must examine the financial condition of the project at least annually.

PJs must monitor HOME projects and programs at least every 3 years, using a risk-based monitoring system to prioritize monitoring activities and financial oversight protocols for rental properties. The first on-site inspection must take place within 12 months of project completion. PJs are permitted to charge fees for rental monitoring, as well as fees for applications, and homebuyer counseling. The cost of inspections and income determinations for tenant-based rental assistance programs may be charged as project soft costs.

The Final Rule becomes effective on August 23rd.

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