



RHD Rural Delivery

New York State Rural Housing Coalition, Inc.

December, 2014

Continuing Resolution Set To Expire

HUD's budget request for FY 2014/15 calls for significant reductions in a number of critical programs. The new budget year should have started on October 1st. Congress worked on appropriations bills all summer, but none were approved before representatives left town for the August recess. A Continuing Resolution maintaining the federal budget at 2014 levels was approved, and expires on December 11th. For a reminder of what to expect if the President's budget is approved as proposed:

For fiscal year 2015, the Department requests \$950 million for the **HOME** Investment Partnerships program, which includes up to \$10 million as a set-aside for the Self-help and Assisted Homeownership Opportunity Program (SHOP). This request is \$50 million less than the 2014 enacted level for HOME. SHOP was funded separately in 2014 at \$10 million.

The fiscal year 2015 HOME request also proposes statutory changes that would:

- (1) Revise "grandfathering" provisions and eliminate the dual allocation threshold for HOME participating jurisdictions;
- (2) Permit statewide non-profits to be designated as Community Housing Development Organizations (CHDOs);

(3) Allow an exception to 30-day requirements for notice for eviction or failure to renew lease; and

(4) Provide for a formula reallocation of recaptured CHDO set-aside funds.

In addition to the above provisions, the SHOP program is folded into the HOME allocation. HUD proposes that any recaptured CHDO funding will be allocated to the SHOP program.

In fiscal year 2015, HUD is requesting \$2.87 billion for the Community Development Fund, which is a reduction of \$230 million compared to the fiscal year 2014 appropriation of \$3.1 billion. The amount dedicated to the **Community Development Block Grant** formula allocation is \$2.8 billion, which is a reduction of \$230 million or 7.6 percent in comparison to fiscal year 2014.

HUD plans to submit a legislative package of reforms to the CDBG program that will improve targeting, increase grantee cooperation, improve accountability and ensure that it effectively serves the low- and moderate-income citizens it is meant to help.

For fiscal year 2015, the Department requests \$60 million for the **Housing Counseling** Assistance program, an increase of \$15 million from the fiscal year 2014 enacted

level. The majority of the funding requested in this account, an estimated \$52.5 million, will be distributed competitively to support the direct provision of housing counseling services that are appropriate to local market conditions and individual consumer needs. An additional \$3 million will be used to strengthen the quality of housing counseling through training for organizations and counselors that increases subject matter expertise and assists counselors and organizations to meet new requirements pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act.

As of the end of August, Congress was proposing to increase the appropriation for Transportation and HUD programs by \$1 billion over the President's request. Only time will tell how these negotiations will pan out.

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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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Rural Delivery is published monthly and delivered electronically to a mailing list of 200 community development professionals and policy makers.

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Bits and Pieces...

Governance Hint

The Not-for-Profit Revitalization Law that went in to effect this past July includes a number of important changes that impact any nonprofit organized in New York State, no matter the size or budget. One of the important items included in the law is a definition of the phrase 'Entire Board'. This new definition refers to the total number of board seats permitted under the by-laws. It does not eliminate or disregard vacant seats in calculating the number of attendees at a meeting required for quorum. If the number of board seats is fixed in the by-laws, that number is the basis for any calculation of quorum. It also impacts Board votes. In these situations, claiming an approved vote based on a majority of those in attendance is not good enough. If you have a twelve member board, and only 8 directors show up for a meeting, you will still need 7 directors voting as a bloc to approve any action. Otherwise, you don't have a majority vote on the issue.

Helping Manufactured Home Park Residents To Own The Land Under Their Homes

The Manufactured Home Cooperative Fund Program (MHCFP) is a revolving loan program which provides the financial and technical resources to encourage and facilitate cooperative ownership of manufactured home parks, sometimes referred to as mobile home parks. MHCFP assists manufactured home park residents in purchasing the land underlying their homes, making infrastructure improvements, and forming cooperatives. By owning and managing their parks, residents are able to take greater control over their housing costs and living conditions.

Eligible applicants are manufactured home residents' associations, manufactured home park cooperatives, municipalities, housing development fund companies, and not-for-profit corporations or charitable organizations whose purpose includes the improvement of housing. Income restrictions apply and preference will be given to applicants whose average incomes do not exceed the median income for the county in which the park is located.

For further information contact Mark Flescher, Vice President, Special Projects at (212) 688-4000 x493.

SONYMA Changes Announced

Marian Zucker, President of the Office of Finance and Development, New York State Homes and Community Renewal, gave the keynote at the 2014 CXHE Statewide Conference in Albany on September 29th. During her presentation, Ms. Zucker announced several significant changes that will go a long way toward helping more New Yorkers become homeowners:

- Income limits for the Achieving the Dream program have been increased to 80% of AMI, up from the prior limit of 70% of AMI.
- Household income has been redefined to exclude the income of parents and children, so that only borrowers and occupying non-borrower spouse income is counted.
- The Remodel New York program has been expanded so that all lenders will have access.
- SONYMA will now accept online homebuyer education only

through eHome America. SONYMA no longer accepts the Genworth homebuyer educational program. The online program must be followed up by an in-person or phone counseling session with a CXHE counselor for all loans using a DPAL, with 95% or higher LTV, Remodel NY, Achieving the Dream or loans where the borrower is putting less than 5% down from their own funds. A \$50 per transaction fee will go to the counseling agency interfacing with the borrower.

- SONYMA has increased the availability of staff and funds to participate in and/or sponsor community homebuyer events.
- The SONYMA Express program, now being actively used by pilot lenders, will be rolled out to more lender partners in the near future. This will significantly shorten the time from application to closing on SONYMA transactions.

House Subcommittee Chairs Announced

On November 19th, House Committee on Financial Services Chair Jeb Hensarling announced subcommittee chairs for the next Congress. Representative Blaine Luetkemeyer, a small business owner and former insurance agent, will chair the Subcommittee on Housing and Insurance. That subcommittee oversees HUD and has jurisdiction over issues related to public housing, HUD-assisted multifamily housing,

and rural housing.

On November 20th, House Committee on Appropriations Chair Hal Rogers announced his subcommittee chairs for the 114th Congress. Representative Mario Diaz-Balart will chair the Subcommittee on Transportation, Housing and Urban Development, and Related Agencies. Mr. Diaz-Balart was a member of this Subcommittee in the 112th Congress, but not in the 113th.

Planning RFQ Issued

The City of Rome is seeking a qualified consultant to assist in updating its 2004 Comprehensive Master Plan and Zoning Code. The intent of the project is to introduce smart growth practices and incentive-based code into the local zoning, while revising some existing sections of the Rome Code of Ordinances. Due date: 12/11/2014 at 3:00 PM. For details, contact Donna Piekarski, Purchasing Agent, City of Rome, 198 N. Washington Street, Suite B-3, Rome, NY 13440. Phone: (315)339-7665 or email dpiekarski@romecitygov.com.

New CDFI Director Named

The US Treasury Department announced on November 25th that Annie Donovan will be the new Director of the Community Development Financial Institutions Fund (CDFI Fund). As Director, Donovan will oversee the expansion of access to capital and financial services in critically underserved urban, rural, and tribal communities, where one of the biggest obstacles to economic development is a lack of access to mainstream sources of private sector capital.

Donovan joins Treasury from CoopMetrics, where she served as CEO and led the firm's work to provide high quality, affordable business intelligence tools to small businesses and nonprofits seeking to improve financial management, better measure social impact, and increase capacity for innovation. Prior to that, she was a senior policy advisor at the White House, working collaboratively with the Office of Social Innovation and the Council on Environmental Quality. She was part of a team focused on advancing impact investing, social enterprise, and impact data. Donovan's professional experience also includes having served as the chief operating officer of Capital Impact Partners, a certified Community Development Financial Institution focused on education, healthcare, long term care, and affordable homeownership finance.

Donovan has also been a board member of many organizations in the community development finance sector. She earned an undergraduate degree in economics from Allegheny College and an MBA in finance from the University of Maryland.

Project Profile: Catskills Broadband

In our regular feature, Rural Delivery invites members of the Rural Housing Coalition to highlight their community development projects and programs in the pages of this newsletter. This month, we are pleased to present the Broadband initiative of the Margaretville Telephone Company, which expanded internet access to residents of isolated communities in Delaware County. In their own words, here is their story:

It is obvious that broadband access plays a key role in the economic health and vibrancy of our communities. As the world becomes more dependent on internet access for everything from education, telemedicine, business, home automation, and of course entertainment, communities whose residents do not have access to broadband (currently defined by the NYS Broadband Office as 6Mbs/ downstream and 1.5 Mbs upstream) will remain isolated from the opportunities high speed internet access has to offer. In New York State, over 500,000 households lack access to basic broadband (in many cases virtually no access to facilities based broadband services). In addition, many more households are identified as underserved—lacking the broadband connectivity to meet the requirements or needs of their business or household.

The challenge remains how best to efficiently utilize the limited financial resources available to service providers to expand broadband facilities into the rural segments of our communities. Many communities eager to expand broadband to their residents are often frustrated trying to understand the scope of the federal and state funding programs. Conflicting communication

from service providers in any region can also stir the pot of confusion. The New York State Broadband Office is a valuable and accessible resource for gathering information related to broadband services. They have spent the last several years compiling a wide array of statistics, maps detailing served and unserved areas, information on the latest funding sources, as well as important education opportunities which bring communities and service providers together for the ever-important networking discussions.

The approach taken by the Margaretville Telephone Company and its subsidiary MTC Cable, in working to expand broadband availability to unserved residents in neighboring communities has been an effort in collaboration, using all available resources to develop the most compelling business model possible to secure grant funding. This public/private partnership includes the collaboration with local rural preservation and economic development organizations, local municipalities, county IDA's, and local service providers. Our experience shows that grant funding available through NYS agencies provides the most flexibility, which encourages creative project development and also rewards the most cost effective applications. There are also several opportunities for funding on the federal level. Consider all aspects when developing the business model for your application:

- The local rural preservation and economic development agencies generally have extensive grant writing experience including all of the critical demographic information necessary for the creation of the

local “story or compelling reason” a proposed project is so critical to the specific community. Rural preservation and economic development agencies are familiar with conducting surveys, which provides validity to your “story” as you develop data on the need of a community and priority areas for build-out as a result of the survey responses. Finally rural preservation and economic development agencies can play a key role in interaction with the local municipalities and on-going public support and public relations in the community.



- The local municipality's role can be huge in offering letters of support, political support, and in some cases will support working with IDA's to establish PILOT (payments in lieu of taxes) programs to help offset project start-up costs. Frequent communication, updates, and input from municipal officials play a key role in the overall project support.

- Try to establish an application which requests the smallest percentage of grant funding to complete the project. Be careful not to develop an overambitious project or over-commit your local share.

- Consider other local sources of funding. This contributes to the fact that less public funding is necessary, and most importantly, shows that there is a real need, support, and commitment in the community. Local economic development entities, business associations, community groups, and environmental groups, can all take an active role in your project. Broadband is generally not controversial and can easily be supported by many groups – Think outside the box!

- Work the public relations as-

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Consulting RFP

The County of Broome will receive sealed proposals at the office of the Broome County Division of Purchasing, Fourth Floor, Edwin L. Crawford County Office Building, 60 Hawley Street, Binghamton, NY 13902-1766, up to and including 2:00 PM on Wednesday, December 17, 2014 for the following Request for Proposal:

RFP – COMPREHENSIVE DOWNTOWN PARKING STUDY AND STRATEGIC PLAN
Proposals shall be opened and read after 2:00 PM, on the above bid date. Specifications and proposal forms may be obtained at the above address. Broome County reserves the right to reject any and all proposals. For more information, contact: John A. Flynn, Jr., Director, Broome County Division of Purchasing, (607) 778-2188. You may obtain a copy of the Bid documents by registering with Empire State Purchasing Group at www.empir-estatebidsystem.com/.

The RFP number is RFP-2014-113. The contract term: is a six-month contract with one six-month renewal option. The project location is Binghamton, NY.

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.

Career Opportunities

Property and Development Manager

The Albany County Land Bank seeks applications for the position of Property and Development Manager. This is a full-time position with responsibility for day-to-day management of the Land Bank's inventory of real property and for supervision of contractors engaged to manage, maintain, and otherwise perform work on Land Bank properties. This staff person will report directly to the Executive Director. At least 5 years' experience in building construction and renovation or a related profession. Knowledge in areas of building construction including, but not limited to, weatherization, stabilization, remodeling, green building techniques, local building codes, energy code, lead hazard control, asbestos abatement and removal, architectural salvage, demolition, etc. Experience with contract management, drafting work specifications, cost estimating, and bidding out contracts per procurement guidelines. This staff person will use their detailed knowledge of the Land Bank's property inventory to assist the Executive Director in prioritizing the allocation of Land Bank resources for stabilization and renovation toward certain properties based on their condition and the Land Bank's policy objectives. This is an evolving organization and this person should anticipate being assigned other duties, as needed, by the Executive Director. Mailed and hand-delivered submissions can be sent to: Attn: Katie Bronson, Albany County Land Bank Corporation, 200 Henry Johnson Blvd, Suite 1, Albany, NY 12210. EOE

Call for Community/Economic Development Practitioners

The CDFI Fund is issuing a call for well-qualified personnel to serve as Application Reviewers and Alternates for the FY 2015 round of the Community Development Financial Institutions Program (CDFI Program) and the Native American CDFI Assistance Program (NACA Program).

The CDFI Fund has contracted with F2 Solutions to process Reviewer applications on a rolling basis through Friday, December 12, 2014. The CDFI Fund and F2 Solutions require Reviewers and Alternates to have considerable expertise in community and economic development finance sectors. Examples of community and economic development finance sector experience include affordable housing, small business, microfinance, and commercial real estate financing; financing of community-based organizations; and development service activities. Prior experience serving as a successful CDFI Program or NACA Program application reviewer is preferred, but is not a requirement to participate. For more information about this opportunity and to apply, please go to www.applicationreview.net/cdfinaca.

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.

2015 SBA Small Business Week Award Nominations Sought

The Small Business Administration has announced the 2015 round of Small Business Week Awards. SBA is currently seeking nominations from the public for exceptional entrepreneurs in the following categories:

- Small Business Person of the Year Awards
- Small Business Exporter of the Year
- Phoenix Award for Small Business Disaster Recovery
- Phoenix Award for Outstanding Contributions to Disaster Recovery
- Federal Procurement Award- Small Business Prime Contractor of the Year Award

- Federal Procurement Award- Small Business Subcontractor of the Year
- Federal Procurement Award- Dwight D. Eisenhower Award for Excellence
- 8(a) Graduate of the Year Award
- Small Business Development Center Excellence and Innovation Award
- Veterans Business Outreach Center Excellence in Service Award
- Women's Business Center of Excellence Award

Nominations are must be received by January 5th, 2015. Follow this link to nominate a small business leader: <https://nationalsmallbusinessweek.sba.gov/user>.

Webinar On Federal Tax Subsidies And Inequality

PolicyLink, the Corporation for Enterprise Development (CFED), and the Asset Funders Network are hosting a webinar "Who Benefits from Federal Tax Subsidies?" discussing federal tax subsidies and their effect on wealth and income inequality. This one-hour webinar is at 2:00 PM on Thursday, December 4th.

The federal tax code contains more than \$1 trillion in tax subsidies, of which \$540 billion support forms of savings such as retirement savings, or investment such as higher education and homeownership. Most of the benefits of these subsidies go to wealthy households.

The webinar will feature data and analysis from CFED, PolicyLink, and the Urban-Brookings Tax Policy Center, exploring who benefits from federal tax expenditure by income, race, ethnicity, and zip code.

The webinar will also discuss how tax policy proposals could expand savings and investment for low income households and households of color.

Speakers will include:

- Lewis Brown Jr., Senior Associate, PolicyLink
- Amanda Feinstein, Senior Program Officer, Walter & Elise Haas Fund & Steering Committee Member, Asset Funders Network
- Jeremie Greer, Director of Government Affairs, CFED
- Benjamin H. Harris, Fellow and Hamilton Project Policy Director, Brookings Institution
- Heather McCulloch, Director, Tax Policy Project (moderator)

Register at <https://attendee.gotowebinar.com/register/7903075538092341250>.

Governor Vetoes Interest Payment Legislation

On November 21st, Governor Andrew Cuomo vetoed Senate Bill 6482, *AN ACT to amend the state finance law, in relation to payment of interest due to not-for-profit corporations and public benefit corporations*. In his veto message, Governor Cuomo claims that the legislation would divert resources that are now being used to solve the problems of late contract payments and eliminating the need for prompt contracting interest payments in the first place.

The veto message notes that the Governor has vetoed similar bills twice previously, in 2013 and in 2012.

The Purpose of the bill is: To require agencies to pay any prompt contracting interest due within thirty days of the date the payment or payments required under a contract approved late are made to a not-for-profit organization. The justification for the bill is: The Prompt Contracting law (Article 11-B of the State Finance Law) establishes the requirements for interest that is due on late contracts for grants, but does not include public benefit corps and does not establish when that interest must be paid. This creates an incentive for agencies to pay interest late in the year or not at all. This situation makes the law ineffective and disadvantages not-for-profits and public benefit corporations.

The bill was sponsored by Senator DeFrancisco and introduced in January of this year. It completed the legislative approval process in June. It was voted out of the Finance committee with bi-partisan support.

Mortgage Deduction Impact Explored By Study

A new study, published by the company HelloWallet, shows that the investment value of home ownership for most median income families is less than the investment value of renting and contributing to tax-favored retirement funds such as 401ks. While most research about homeownership that shows it is financially preferable to renting is based on survey research, Aron Szapiro, the author of “House of Cards: The Misunderstood Consumer Finance of Homeownership,” creates simulations of the two hypothetical median income families in 20 American cities. A median income family is defined as a family of three with \$50,000 of annual income. In the simulation, one family bought a house and the other rented a similar house.

The model includes the following cost and benefits of homeownership: home value, unamortized debt, maintenance, property taxes, tax savings from deducting property taxes, the greater of state and local income or sales taxes, mortgage interest above the standard deduction, and the standard deduction itself.

HUD Updates CHAS Data in State Plans

On June 14, 2014, the data that pre-populates Consolidated Plan templates in the Integrated Disbursement and Information System (IDIS) was updated to use the 2007-2011 American Community Survey and Comprehensive Housing Affordability Strategy (CHAS) data. Due to an error, the CHAS data that populates State plans was not updated at that time. As a result, all State plans created after June 14, 2014 have incorrect CHAS data. On November 19, 2014, this was corrected and the data that populates

For renters, the model includes the value of investing savings from renting into a tax-deferred account, investing the down payment in a taxable brokerage account, and increases in rent.

The author concludes that half of current homeowners would be wealthier today had they rented instead of buying their homes and invested in retirement accounts instead of real estate. Moreover, median income homebuyers get no federal tax benefit in 15 of the 20 cities studied and their benefits were marginal in the other five cities.

Recommendations include better financial counseling for median income families so that the full range of asset building options are understood, and reform of the mortgage interest deduction to better serve median income families. Further, tax benefits should be of equal value for homeownership and retirement savings.

To read the full study, go to <http://www.hellowallet.com/wp-content/uploads/2014/11/HelloWallet-House-of-Cards.pdf>.

State plans now includes the 2007-2011 CHAS data. All new State plan created from this point forward will have the correct CHAS data.

To minimize the impact of this data error, HUD implemented a data correction in IDIS on October 3, 2014. This action replaced the CHAS data in State plans with the correct year’s data. The correction was applied to new consolidated plans created in IDIS by State grantees between June 14, 2014 and November 19, 2014.

Catskills Broadband, Cont’.

Continued from Page 4

pect and do your homework. Conducting resident surveys is one of the most important steps. Survey data can be used to validate your cause, engage the public, interact with municipalities, and provide prioritization for your project.

Work with your local service providers first. The business model works best when you can partner with another service provider to leverage their existing infrastructure investment. Remember that building the project is only one component of rural broadband- sustaining the facility in the future is also critical. Generally, existing service providers in the region are best positioned to expand broadband services cost-effectively.

- Determine the best-suited technology or technologies. Wireless broadband solutions work well in some geographic areas and not so well in other areas. What is the long term strategy? What types of services or broadband speeds are adequate (for today and tomorrow)? Think about capacity needs, future growth, interconnections with other service providers, energy efficiency, triple play services (delivery of voice, video, and data builds a good business model), other telecommunications projects underway (ie: county EMS projects, new fiber builds, etc), business opportunities (cell tower backhaul, business needs in community), redundancy, etc.

At the end of the day, getting your community wired can be an overwhelming task, but as you move forward, continue to develop partnerships, tap into existing resources, and make your voice heard on the State and Federal level. Broadband is not a luxury—it is a necessity.

Choice Neighborhood Grants Due

HUD announced the latest round of Choice Neighborhood funds on November 5th. Applications are due on February 9, 2015. Non-profits and municipalities are eligible to apply. Eligible service areas are those that exhibit high poverty levels above 20%, large concentrations of substandard housing or high vacancy rates, high crime, and other factors. The program targets assistance to public or HUD-assisted housing in need of revitalization.

HUD is making \$30 million available in this round. Choice neighborhood grants must be matched from non-federal sources.

For more information, please visit <http://portal.hud.gov/hudportal/documents/huddoc?id=2014cni-nofa.pdf>.

Preservation Co. Director Wins Award

Kerry Quaglia, Executive Director of Home HeadQuarters in Syracuse, is the 2014 recipient of the Kathy Goldfarb-Findling Leadership Award. Mr. Quaglia recently took on the leadership of Cayuga County Homsite, the Neighborhood and Rural Preservation Company based in Auburn. “The Kathy” is awarded by the Allyn and Gifford Foundations to nonprofit leaders who are creative, collaborative and embrace change. At a ceremony on November 6th Mr. Quaglia was surprised by the announcement; he received a \$3,000 honorarium for his personal use and an additional \$2,000 grant to Home HeadQuarters. Mr. Quaglia received his award on November 6th.

“Kerry’s nomination was full of examples of his willingness to take risks, learn from mistakes, and en-

courage his staff,” said Dirk Sonneborn, Executive Director of the Gifford Foundation. “We were especially struck with how many people in leadership positions around our community, from Sharon Owens at Southwest Community Center to Paul Driscoll, Commissioner of Neighborhood and Business Development at the city, were mentored by Kerry. This resonated with us, since Kathy Goldfarb-Findling was noted for her encouragement and support of numerous community leaders.”

Kerry holds a BA from Syracuse University, and received a JD from the College of Law at Syracuse University. He is a member of the Pennsylvania Bar and is a real estate broker in New York State. Kerry serves on the CNY Fair Housing Board.

Visit our website at www.ruralhousing.org
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Illegitimi Non Carborundum