



RFD Rural Delivery

New York State Rural Housing Coalition, Inc.

December, 2015

FHA Financials Improve

On November 23rd, the US Department of Housing and Urban Development released its annual report to Congress on the financial condition of the Federal Housing Administration’s Mutual Mortgage Insurance (MMI) Fund. The independent actuarial analysis shows the MMI Fund’s capital ratio stands at 2.07 percent—the first time since 2008 that FHA’s reserve ratio exceeded the congressionally required 2 percent threshold. The economic value of the MMI Fund gained \$19 billion in Fiscal Year 2015, driven by strong actions to reduce risk, cut losses and improve recoveries.

“FHA is on solid financial footing and positioned to continue playing its vital role in assisting future generations of homeowners,” said HUD Secretary Julián Castro. “We’ve taken a number of steps to strengthen the Fund and increase credit access to responsible borrowers. [The November 23rd] report demonstrates that we struck the right balance in responsibly growing the Fund, reducing premiums, and doing what FHA was born to do – allow hardworking Americans to become homeowners and spurring growth in the housing market as well as the broader economy.”

This is the third consecutive year of economic growth for the MMI Fund, allowing FHA to expand credit access to qualified borrowers even as the broader housing market continues to recover. FHA’s annual report also notes a significant increase in loan volume during FY 2015, due largely to a reduction in annual mortgage insurance premium prices announced in January.

The economic health of the MMI Fund improved significantly in FY 2015 with a net value of nearly \$24 billion, an increase of \$19 billion over FY 2014. This gain in economic value is the largest one-year increase since FY 2012. In the past three consecutive fiscal years, the Fund’s value increased by \$40 billion. This improvement shows tremendous progress, especially considering that the Fund had a negative value of \$16.3 billion in FY 2012.

Small Project Round 2 Applications Due

New York State Homes and Community Renewal has issued an RFP for small projects. The deadline for Round 2 applications is December 31st.

The Small Project Affordable Rental Construction Program is a program to make project financing available to qualified housing developers for the construction of affordable multifamily rental properties of eight to twenty units located in areas where housing stock was damaged or lost due to the impact of Superstorm Sandy, Hurricane Irene and/or Tropical Storm Lee (the “Storms”).

US Department of Housing and Urban Development through a grant to New York State of Community Development Block Grant Disaster Recovery funds. The grant is administered on behalf of New York State by the Housing Trust Fund Corporation and the Community Preservation Corporation is assisting HTFC with the administration of the grant.

The maximum amount of Program assistance to a project will be the lesser of \$3,750,000 per project or \$200,000 per affordable unit. To review the RFP, please visit www.nyshcr.org/Funding/RFP-RevFinalDeveloper.pdf.

The Program is funded by the

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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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Blair Sebastian
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John Grover
Project Coordinator

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

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

Web Site: www.ruralhousing.org



Bits and Pieces...

HAC News Going Digital

After the first of the year, the bi-weekly policy updates from the Housing Assistance Council in Washington will no longer be distributed in a paper version. HAC will email the updates every two weeks. To sign up for the electronic version, visit <http://oi.vresp.com/?fid=d6efb14510>.

NeighborWorks Training Slated

The next NeighborWorks Training Institute will be held in Atlanta from February 22nd-26th. For more information on the agenda and fees, visit www.neighborworks.org/training.

Rural Design Grant Deadline Issued

The Project for Public Spaces has issued an RFP for the Citizens Institute on Rural Design. Applications are due by January 12, 2016. Matching grants of \$10,000 are available to support citizen design efforts that take a wholistic approach to community improvement. Grant recipients receive a 2 and a half day community revitalization workshop, plus additional support services. Eligible communities have populations below 50,000.

The grant consists of a \$10,000 cash stipend for planning and hosting a two-and-a-half day community design workshop and follow up sessions. (\$10,000 match required). In-kind technical assistance and services in support of the workshop are valued at \$35,000. For more information, visit http://rural-design.org/sites/default/files/documents/final_cird_rfp_10.27.15.compressed_est.pdf. This program is supported by USDA, and the Orton Family Foundation,

First Home Club Enrollment Deadline

December 10th is the next deadline for enrolling members in the FHLB-NY First Home Club. The Enrollment Form must be received via email to fhc@fhlb-ny.com no later than Thursday, December 10th, by 5:00 PM.

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.

New York Main Street Alliance To Undertake Community Assessments

The New York Main Street Alliance (NYMSA) has announced the 2015/16 Downtown Assessment Program intended to be an important first step in the revitalization process for Main Streets around New York State.

NYMSA consultants can assist communities to develop or re-develop assessments that will serve as the basis for a New York Main Street revitalization project. The assessments will evaluate the condition of Main Street and the local economy. The project will also evaluate the community's vision for downtown revitalization and test capacity of local leadership to undertake a project. The assessment may include appropriate data on demographics, housing, income, economy and Main Street and will be organized around an outline of basic background, assets, opportunities and liabilities and challenges.

Spectrum's STAR Training Available Online

Since October 1986 Spectrum has been the leading national training firm for Rural Development 515 management. Steve Rosenblatt has conducted seminars with participants from all 50 states attending and has received superlative reviews throughout the nation for this seminar dealing with Rural Development Handbook Regulations. A comprehensive online training on the Rural Development 515 Program, the STAR Rural Development certification is a cornerstone training for managers of Rural Development 515 projects.

The Spectrum Training Award Recipient (STAR) may be earned by passing a certification exam after viewing the Rural Development 515 course. The seminar covers handbook income, eligibility and occupancy issues, the 3560-8 Tenant Certification and 3560 Handbook Regulations. Once you have completed watching the course you will take the STAR exam. When you pass the exam you will receive your certification automatically. One exam and one book is included with the course. Additional tests and books may be purchased separately.

For more information, visit www.spectrumseminars.com/courses/s-t-a-r-certification-seminar/.

The initial visit will determine what the community wants to address; why now; and whether there is leadership and resources to successfully undertake a project. NYMSA associates will meet with a broad range of main street stakeholders to assess the leadership, capacity and willingness to work.

During a two to three day site visit, NYMSA associates will undertake the evaluation that will result in a set of specific recommendations. The Downtown Assessment, with recommendations, will be prepared and presented to the community. Upon completion of the process a written report of the assessment will be provided to potential funders and the community.

To propose a Downtown Assessment for your community, contact Colin McKnight at the NYS Rural Housing Coalition (colin@rural-housing.org) for information.

NonProfit Grants Due

December 23rd is the deadline for the Nonprofit Infrastructure Capital Grants from the state. Governor Cuomo is making \$50 million available for capital improvements and technology upgrades to enable nonprofit agencies to serve their constituents better. The minimum grant per agency is \$50,000, and the maximum is \$1 million. Applications are accepted through the Grants Gateway portal. The Governor's announcement of the program is available at www.governor.ny.gov/news/governor-cuomo-announces-50-million-available-nonprofit-infrastructure-improvements-during.

Rural Smart Growth Assessment Tool

The EPA has issued a smart growth assessment tool tailored for the needs of rural communities. Based on an EPA project in Madison County, NY, the tool looks at multiple characteristics of community growth, including zoning, codes and community planning processes. The assessment is designed for use in both villages and town settings. Rural communities are not all the same, and this tool shares practices that a variety of rural places have used to improve their economies, environment, health, and quality of life. This self-assessment tool is broad and interdisciplinary. Each section focuses on a specific set of issues and seeks input from multiple parts of the local government, as well as from community residents and other stakeholders.

For more information, visit <http://www2.epa.gov/smartgrowth/smart-growth-self-assessment-rural-communities>.

*Have a safe and joyous
holiday season!*

Project Profile: CT Male Associates

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 a profile of CT Male. In their own words, here is their story:

C.T. Male Associates Engineering, Surveying, Architecture & Landscape Architecture, D.P.C. began in 1910 as a consulting engineering firm run by Charles Male. A man whose personal interests and talents included music, mathematics, engineering, politics, teaching and community service, Male served as a sanitation engineer in the Panama Canal Zone, a New York State Assemblyman, a Niskayuna Highway Superintendent and a Professor of Mathematics at Union College during his esteemed career. Reflecting the character of the multi-talented Charles Male, C.T. Male Associates has grown into a firm with a wide variety of capabilities offering a wide variety of services in the past 100 years.

Though Male began working independently in 1910, offering high-quality engineering and surveying services to his clients, his firm expanded over the course of the next 40 years. His sons, Tom, Bill and Ken, became part of his team and in 1950, Male's son Ken and his top professionals incorporated C.T. Male Associates. The firm continued to grow, broadening the scope of its engineering and surveying operations. By the mid-1970s, C.T. Male had expanded its services to include land planning, landscape architecture, geodetic surveys, con-

struction management and environmental services.

In addition to these core services, C.T. Male offers non-profits and municipalities with full grant project capability. Beginning with initial

concept development and planning, we can identify suitable funding resources and prepare competitive grant applications.

We also conduct local surveys (i.e. building and housing conditions, household income), prepare preliminary engineering reports (design alternatives and cost estimates), and coordinate the preparation, packaging, and submission of final grant proposals.

Our specific grant-related services include preparation of a Funding Needs Analysis to determine which projects are ready now for funding applications and the steps needed to enhance competitiveness for each identified grant proposal. We will also advise our clients on the activities we feel are important to prepare longer-term projects for future funding proposals or phased projects that could be submitted in subsequent application cycles, including the State's annual Consolidated Funding Application and other grant programs.

We help our clients use that Analysis combined with discussions with

local officials and stakeholders to match project priorities with available grant programs, and we assist with pre-grant planning activities (including preliminary engineering and design work, third party cost estimates, and citizen participation activities) or help obtain other specialized services as needed to ensure readiness for upcoming funding rounds.

With our diverse engineering, architecture, land development, surveying, and environmental services, we have gained a depth of experience securing federal and state funding resources for a variety of projects. Particular emphasis includes affordable housing (rehabilitation and homeownership), market rate and mixed income housing development, public infrastructure (water, sewer, storm-water) including innovative "green" practices, parks and recreation facility improvements, and related environmental investigation and cleanup activities to prepare "brownfield" and other sites for new development.

Of particular interest to nonprofit housing providers and municipalities, we have strengthened our Energy Services Division, adding professional staff capable of conducting commercial and institutional Energy Audits, Solar and Lighting Surveys, and even a preliminary cost-benefit analysis for municipal street lights to determine if conversion to LED fixtures would result in a significant cost savings. We can deliver these services with in-house staff to help housing organizations and municipalities identify cost effective solutions that will generate energy



Charles T. Male
Circa 1910

New HUD Multifamily Director Named

The US Department of Housing and Urban Development announced on November 4th that Arden Sokolow has been named Multifamily Housing Director for the New York and Philadelphia regions. Her first day was November 16th.

Ms. Sokolow previously served as Managing Director of Housing Recovery Programs for the NYS Governor's Office of Storm Recovery, where she managed a \$1.5 billion recovery program funding repairs, elevations, rebuilds and mitigation for single-family homes, multifamily properties and community assets impacted by Superstorm Sandy.

Based in the New York City Regional Office, Ms. Sokolow will oversee asset management of HUD's extensive Multifamily Housing portfolio in the New York and Philadelphia regions, comprising rent-subsidized properties for families (Project-Based Rental Assistance), seniors (Section 202 Housing), and people with disabilities (Section 811 Housing). She also will be responsible for Federal Housing Administration insurance underwriting and loan production. Prior to her work for New York State on Sandy recovery, Ms. Sokolow was a Senior Policy Advisor for the New York City Special Initiative for Rebuilding and Resiliency (SIRR), developing recommendations to mitigate the impacts of climate change on the city's building stock. She previously worked as a fund manager and consultant at Forsyth Street Advisors, working with local government and developers to create affordable and mixed-use projects, as well as at the Dept. of Housing Preservation and Development in New York City.

Career Opportunities

Asset Manager

New York State Homes and Community Renewal has an opening for an Asset Manager in the Buffalo Office. A similar position is also available in the NYC office. The Asset Manager monitors the performance of affordable housing projects financed by HCR. The Asset Manager develops recommendations to enhance the long term financial and physical health of projects.

For more information, visit www.nyshcr.org/AboutUs/JobOpportunities/OHP-AssetManager-Buffalo.pdf. EOE

President and CEO

The National Low Income Housing Coalition (NLIHC) is a Washington, DC-based nonprofit organization dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. The President and Chief Executive Officer, reporting to the Board of Directors, will have an opportunity to lead and transition an established, well-respected national organization by passionately pursuing and implementing strategies that reframe priorities around extremely low income housing and economic justice issues. The new leader will masterfully leverage, expand and deepen connections and relationships across the nonprofit subsectors including health, education, and environmental issues that impact the poorest Americans.

The successful candidate will have an advanced degree in a relevant discipline from an accredited college or university and a minimum of 15 years of executive management

experience of which at least 7 years should include experience successfully managing a nonprofit agency or significant large-scale national program. The successful candidate will also have extensive experience advocating for socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. For consideration, interested candidates should submit a cover letter, resume, and writing samples. Your cover letter must address your experience and qualifications. Send materials to: execsearch@nonprofithr.com or mail or fax to: Nonprofit HR, Attn: NLIHC-CEO Search, 1400 I Street, NW, Suite 500, Washington, DC 20005, Fax: 202.785.2064. Electronic submissions highly preferred. Application deadline is December 11, 2015. Interested individuals are encouraged to apply immediately. Please visit www.nlihc.org for more information.

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.

CT Male Continued

Continued from Page 4

savings that can be re-invested in projects or passed onto residents.

After funding award, we are capable to assist with Program Delivery and Grant Administration. We often take responsibility for the overall coordination of all grant project activities to assure that projects achieve stated objectives and remain in compliance with the applicable program regulations and funding agency policies. In this capacity, we work with non-profit and municipal staff to coordinate all phases of project implementation including program design tasks, environmental reviews, engineering plans and bid documents, and fiscal accounting and record-keeping procedures necessary for grant compliance.

Employing the detailed-oriented and hard-working approach of Charles Male, our comprehensive grant consulting services utilize the diverse resources of our land services, environmental, building systems, and traditional civil engineering divisions while allowing clients to tailor our services to meet individual project needs and complement those resources with available local staff and capacity. We can be reached at (518)786-7400 and through our website, www.ctmale.com.

Fair Housing Webinar Scheduled

HUD will host a webinar on Fair Housing on December 16th. This webinar is a comprehensive introduction to the Federal Fair Housing Act, with in-depth discussion on issues such as disability, family status, sexual orientation and domestic violence. This training will be held as a live webinar, with the video presentation conducted online and audio conducted using a telephone conference line. Log-in and call-in information will be emailed to registrants the day prior to the training date. Because space is limited (on the phone line) participants are encouraged to watch in groups; in which case, only one participant from a given group need register. All watching, individually and in groups, will be able to obtain certificates of attendance. This webinar will originate on the west coast, so please note that all advertised broadcast times will be Western Time.

Registration closes on December 14th. To register, visit www.hud.gov/emarc/index.cfm?fuseaction=emar.addRegisterEvent&eventId=2568&update=N. Please note that this webinar is scheduled to be repeated in February and April.

NCRC Academy Scholarships Available

The National Community Reinvestment Coalition will hold their National Training Academy in Houston, Texas on January 11-15, 2016. The NCRC National Training Academy offers substantive state-of-the-art training and technical assistance that meets the needs of organizations committed to increasing access to credit in communities.

Housing counselors and professional staff affiliated with HUD-Certified Housing Counseling Agencies are invited to attend the Academy. Scholarships are now available! Applications for travel scholarships are due **no later than Friday, December 4, 2015**. Visit <https://ncrc.wufoo.com/forms/z1678hjp0cp2d6o/> to apply for a scholarship.

Training sessions at the Academy will cover topics including Preparing Housing Counselors for the HUD Certification Exam (including Dodd-Frank requirements); Providing Housing Counseling to Home Owners Transitioning Into Rental Housing; Financial Literacy (including Small Business Management); and Affirmatively Furthering Fair Housing.

Visit our website at www.ruralhousing.org
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79 North Pearl Street
Albany, New York 12202

Illegitimi Non Carborundum