



## Keller To Helm The Rural Housing Coalition

The New York State Rural Housing Coalition announced on January 22nd the appointment of Jeff Keller as Executive Director, beginning February 4th.

Mr. Keller joins the Coalition after eight years with the Northeastern Retail Lumber Association (NRLA), where he served as Director of Legislative & Regulatory Affairs and Director of Technology.

“We are thrilled to welcome Jeff and can’t wait to put his expertise to work in service to the hardworking families of rural New York State and our member agencies,” said Velga Kundzins, chair of the New York State Rural Housing Coalition Board of Directors and Executive Director of the Western Catskills Community Revitalization Council, Inc. “Jeff’s focus on state and federal regulatory affairs affecting the housing industry helped him develop deep expertise on matters of importance to our agencies and the families and communities they support. Jeff’s policy knowledge and insights, and his relationships with key legislative and administrative staff, colleagues in the advocacy community and decision makers, are strengths that we expect will benefit the Coalition significantly.”

Colin McKnight, who served as acting executive director of the

New York State Rural Housing Coalition, will return to his role as Deputy Director. He has served the Coalition for 23 years.

“We are extremely grateful to Colin for his leadership and dedication to the Coalition, its members and the cause of rural housing in New York State, and delighted with his work in guiding the organization as we searched for a full-time executive director,” Ms. Kundzins said.

“The New York State Rural Housing Coalition has a well-earned reputation for effectiveness and efficiency in its service to rural New Yorkers, and I look forward to continuing to build our statewide network so our member agencies are best equipped to meet the needs of their communities,” Mr. Keller said. “I have been fortunate during my time in the Capital Region to form strong relationships with advocacy partners who care very deeply about housing and related issues, and to collaborate on grassroot efforts to ensure the greatest good for the largest number of people, work that is meaningful and very much in line with the mission of the Rural Housing Coalition. I’m excited to get started.”

Mr. Keller began his career in the association and housing industry working for the California As-

sociation of REALTORS®. At the NRLA, he focused on state and federal legislative and regulatory issues, predominantly affecting the housing industry, across 11 states.

While at the NRLA, Mr. Keller earned Certified Association Executive designation in 2017. He serves on the Finance and Government Affairs committees of the Empire State Society of Association Executives.

Mr. Keller, a native of California, holds a BA in Political Science and International Relations from the University of Southern California, and a MS in International Affairs from Georgia Institute of Technology.

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# RD 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.

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](http://www.ruralhousing.org)



## Bits and Pieces...

### Save The Dates

- The HomesmartNY Conference has been scheduled for September 25-26, 2019. Mark your calendars, and those of any housing counselors that you work with.
- The National Community Reinvestment Coalition will hold the 2019 Just Economy Conference at the Washington Hilton Hotel on March 11th-13th. See [https://ncrc.org/conference/?utm\\_source=email&utm\\_campaign=2019\\_conference&mc\\_cid=9c53e7c9fc&mc\\_eid=d07b351d0e](https://ncrc.org/conference/?utm_source=email&utm_campaign=2019_conference&mc_cid=9c53e7c9fc&mc_eid=d07b351d0e) for details.

### Tenant Rights During Government Shutdowns

In January, the National Housing Law Center crafted a flyer for tenants of federally-assisted housing about their rights under the federal government shutdown.

The flyer can be viewed at: [https://nlihc.org/sites/default/files/NHLP\\_TenantsRightsDuringShutdownFlyer1.23.pdf](https://nlihc.org/sites/default/files/NHLP_TenantsRightsDuringShutdownFlyer1.23.pdf).

### PIP Awarded To North Fork Housing Alliance

On January 24th, the Housing Trust Fund Corporation approved an award of nearly \$1.3 million to the North Fork Housing Alliance on Long Island for a Preservation Initiative Program in the Village of Greenport. NFHA is the only RPC located on Long Island. Congratulations!

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.

The New York State Council On the Arts has announced the launch of NYSCA's FY2020 funding cycle. This funding round includes the Architecture and Design program.

NYSCA's Program Guidelines are now available on their website and provide vital information about how to apply for NYSCA support, which reaches all 62 New York State counties through their 15 Programs in the visual, performing, literary and media arts.

Applications are due on March 28th at 4:00 PM. Awards will be announced by December 15, 2019. Begin reviewing the guidelines now to learn specific requirements, questions you will need to answer, and supplementary materials you may need to provide to apply to NYSCA for support in each of the 15 Funding Programs and in each category of the Programs.

## NYSCA RFP Released

This year, there are two important changes in the application process: 1. Applicants will no longer need to register requests on the NYSCA website; and 2. Applicants will submit applications through the NYSCA-New York State Consolidated Funding Application (the NYSCA-CFA).

Organizations who have applied to NYSCA's Mid-Size Capital Projects Fund and the Regional Economic Development Council Initiative will be familiar with the Consolidated Funding Application. The NYSCA-CFA is a modified version of that Consolidated Funding Application. The Grants Gateway will continue to be critical part of the NYSCA grants Prequalification and contracting process for FY2020.

NYSCA's Program Guidelines have been developed for FY2020

and may contain clarifications or substantive changes from the prior funding year. Applicants should carefully review all instructions.

NYSCA will once again be touring the state to provide Guideline Information seminars. They hope to see you at one of the following events:

- Buffalo (Darwin Martin House): Tuesday, February 5th
- New York City (Mark Morris Dance Center): February 7th
- Syracuse (SUNY Oswego Metro Center): Tuesday, February 12th
- Albany (Institute of History & Art): Monday, February 25th
- Long Island (Cinema Arts Centre): Friday, March 1st
- New York City (Sugar Hill Children's Museum): Tuesday, March 5th.

## FHLB-NY Sets Application Training Schedule

The Federal Home Loan Bank of New York is hosting training sessions at the following locations on the upcoming Affordable Housing Program (AHP) funding round:

- Syracuse: February 19th, 9:30 AM, Empower Federal Credit Union, 1 Member Way, Syracuse, NY 13212
- Rochester: February 20th, 9:30 AM, Bishop Hickey Conf. Ctr., 1150 Buffalo Road, Rochester, NY 14624

- Buffalo: February 21st, 9:30 AM, Italian Gardens, 6461 Transit Road, Buffalo, NY 14043
- Catskills region: February 27th, venue to be determined
- Albany: February 28th, 9:30 AM, SEFCU, 655 Patroon Creek Blvd., Albany, NY 12206
- New York City: March 5th, 9:30 AM, Nixon Peabody Office, 55 West 46th Street, Floor 24, New York, NY 10036
- Long Island, March 12th, loca-

tion to be determined.

All trainings are scheduled to finish by noon. The focus of this training will be on the Affordable Housing Program and the application process. This will be an opportunity to learn the strategy and tactics for increasing your chances of success. Pre-registration is required. Visit [www.surveygizmo.com/s3/4795839/2019-AHP-Ap-plication-Large-Group-Training](http://www.surveygizmo.com/s3/4795839/2019-AHP-Ap-plication-Large-Group-Training) to register.

### An Essay Worth Reading

We stumbled across this article, and found it surprisingly reassuring:

[www.fastcompany.com/90296151/coming-clean-on-a-painful-failure-allowed-me-to-move-on-from-it](http://www.fastcompany.com/90296151/coming-clean-on-a-painful-failure-allowed-me-to-move-on-from-it)

## Looking For Multifamily Demonstration Sites

National Grid currently has offerings for both custom and prescriptive incentives and rebates in multifamily buildings with five or more units. The Prescriptive Energywise Program is easy to use and even has no-cost measures to help tenants save money, decrease maintenance costs, and increase the value of rental buildings. Even though projects are a little out-of-the-box, National Grid's Custom Multifamily Pilot allows for a much wider variety of energy saving measures to help promote deeper energy savings in your building. Interested in learning more? Contact [Peter.Hoffman@nationalgrid.com](mailto:Peter.Hoffman@nationalgrid.com).



## HTFC Grant Awards

At a meeting of the Board of Directors of the Housing Trust Fund Corporation on January 24th, the following grants were awarded:

HOME awards:

- Albany County Rural Housing Alliance, \$400,000
- Arbor Housing and Development, \$328,450
- Bishop Sheen (2 awards), \$900,000
- Catskill Mountain Housing, \$300,000
- Chautauqua Opportunities, \$400,000
- Community Progress, Inc. (2 awards), \$1,200,000
- Friends of the North Country, \$600,000
- Homefront Development Corp. (2 awards), \$973,920
- Ithaca NHS (2 awards), \$988,500
- North Country Affordable Housing, \$525,000
- Otsego Rural Housing Assistance, \$250,000
- Pride of Ticonderoga (2 awards), \$703,000
- Rebuilding Together Saratoga County, \$1,050,000
- RPC of Clinton County, \$400,000
- Rural Housing Opportunities Corp., \$250,000

The HTFC also approved CDBG housing awards to 35 municipalities, totalling \$15,629,200. Some of the CDBG awards were submitted by RPCs in partnership with local municipalities. Several CDBG economic development awards were also approved. The list of awards is found at [www.nyshcr.org/AboutUs/PublicMeetings/HTFC%20Board%20Book%201.24.2019.pdf?fbclid=IwAR1GTQV91BK6MriG29owMVEXNay3SVHf2--pQbYzqe2vm9FPzJOP3jhxIM4](http://www.nyshcr.org/AboutUs/PublicMeetings/HTFC%20Board%20Book%201.24.2019.pdf?fbclid=IwAR1GTQV91BK6MriG29owMVEXNay3SVHf2--pQbYzqe2vm9FPzJOP3jhxIM4).

## The Shutdown Is Over, For Now-

-But the impact on housing is just now becoming apparent. Nationally, 748 HUD and USDA housing projects had their rental assistance contracts expire during December and January, with an additional 550 contracts set to expire in February. The expiring contracts include:

- Section 8 Project Based: 221 contracts have expired as of January 22nd, affecting 12,000 households.
- Section 202 Housing for the Elderly: 272 contracts had expired as of January 22nd.
- Section 811 Housing for the Disabled: 256 contracts expired in December. 242 more contracts have expired as of January 22nd.
- Housing Choice Vouchers: Funds were available to cover Section 8 payments to landlords for January and February. PHAs were unable to approve any families on the waiting list,

with the result that those vouchers will go unused. Landlords have already begun to show reluctance to rent or renew leases for voucher holders.

- USDA has stated that it would make the January payments for rental assistance in early February. 700 rental assistance contracts will expire in February, with another 1000 due to expire in March.
- NYS HCR was continuing to issue payments for HOME projects during the shutdown. Staff noted that new contracts for HOME grants were not being processed, and that questions that needed to go to HUD staff were not being answered.

In the event that the government shutdown resumes following the three week hiatus, it is presumed that these conditions will return, impacting cash flows and project operations.

## Data Breach Exposes Mortgage Documents

According to the website Techcrunch, a data breach on the Elasticsearch website was discovered on January 23rd which exposed identity information on over 23,000 mortgage borrowers. The website had no password protection. The documents found on the unprotected server were scans, and hard to read. However, borrower information, including names, social security numbers, addresses and birth dates were legible.

While investigating the breach, Techcrunch tracked the breach through a Texas company, and then to a New York-based document management startup, OpticsML. During this investigation, the reporters discovered a second breach,

on another server that had no password protection. In that server, they found original mortgage documents. Techcrunch notified OpticsML of the second breach, and the documents were taken offline promptly. It is unknown how long the data was exposed online, nor if anyone had accessed the information improperly.

OpticsML is working to notify all affected parties in accordance with various state data breach laws. The mortgage records impacted by the breach go back as far as ten years. As a result of these errors, Housing Counselors should probably be on the lookout for irregularities in their client credit histories.

## Vice President, SONYMA Single Family Programs

The Vice President is a senior level position within SONYMA, a public authority within the NY state housing agency, Homes and Community Renewal. The VP position requires a visionary leader with a deep understanding of the single-family mortgage space, and skilled at creating and managing efficient, streamlined systems. The VP will manage three direct Assistant Vice Presidents who collectively manage a team of 18. The position is based in NYC.

Requirements include Bachelor's Degree in business preferred and minimum 10 years of experience in the residential mortgage/housing industry. Prior experience in originations and servicing. To view the complete job description, visit [www.nyshcr.org/AboutUs/JobOpportunities/](http://www.nyshcr.org/AboutUs/JobOpportunities/). Click on Vice President, SONYMA Single Family Programs. To apply, please send resume and cover letter to: [jobopportunities@nyshcr.org](mailto:jobopportunities@nyshcr.org).  
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## Construction Management Specialist

Immediate start for not-for-profit NYS Rural Preservation Company with a fast-paced office environment located in Stamford, NY. Service area includes the towns of Harpersfield, Kortright, Middletown, Roxbury and Stamford in Delaware County; Blenheim, Broome, Conesville, Fulton, Gilboa, Jefferson, and Summit in Schoharie County, and Ashland, Halcott, Hunter, Jewett, Lexington, and Prattsville in Greene County. Requires use of personal vehicle and experience in the construction industry. The right candidate will work on Federal and New York State funded housing rehabilitation programs and new construction developments. Must accurately assess the needs of clients in accordance with all NY State and local building codes and program guidelines; prepare specifications for contractor's bids and cost estimates. Knowledge of building codes, ADA standards, and HVAC are a must. The Construction Management Specialist will manage and oversee multiple projects, including onsite inspections. Housing Quality Standards and Lead Safe practices are a plus. Training opportunities available. Must have strong basic computer skills. This is a part-time position (20-24 hours per week) with a starting hourly wage of up to \$18 per hour. Benefits available. Background check required. Qualified candidates are invited to send a cover letter and résumé. Salary: \$18.00 /hour. Experience: Construction: 3 years (Preferred) Construction Project Management: 3 years (Preferred). Send application to [employment@westerncatskills.org](mailto:employment@westerncatskills.org).  
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## Career Opportunities

### Community Development Lending Officer

The Community Loan Fund of the Capital Region, a nonprofit financial institution with a community development mission, is seeking an exceptionally well-organized individual who: possesses a business lending background as well as a passionate commitment to our mission; is very detail oriented; and, has excellent analytical, financial and administrative skills. Primarily, the Lending Officer will solicit, underwrite, close and manage loans to locally-based small businesses and nonprofit organizations. This position will be based in the Mohawk Valley, covering Fulton, Montgomery and Schoharie Counties.

Ideal candidate will have the following qualifications and abilities: At least 3 years of work experience in lending or finance: experience with lending to small businesses and nonprofit organizations; a college degree in a relevant field; strong working knowledge of the community and/or business sector within the Mohawk Valley (Fulton, Montgomery and Schoharie Counties).

Compensation: Full-time position; occasional evening and weekend meetings, Salary range: \$38,500 - \$42,500, commensurate with experience; paid vacations and other paid days off; retirement contributions and other benefits.

Applications will be accepted immediately & until position is filled, most likely before or during February 2019. Email or mail letter of interest and resume to: Loan Officer Search, Community Loan Fund of the Capital Region, 255 Orange Street - Suite 103, Albany, NY 12210 or email to [info@my-communityloanfund.org](mailto:info@my-communityloanfund.org).  
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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@rurallhousing.org](mailto:rhc@rurallhousing.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.

## AG Issues Zombie House Funding Program

On January 26th, Attorney General Letitia James announced the expansion of a grant initiative to address the growing issue across New York of “zombie homes”—vacant and abandoned homes that are not maintained during a prolonged foreclosure proceeding.

Known as *Zombies 2.0*, the program will provide up to \$9 million in grants to municipalities across the state to address housing vacancy and blight. The initiative will also provide funds to municipalities to increase housing code enforcement and to track and monitor vacant properties more effectively. The grant also seeks to bolster legal enforcement capacity to ensure banks and mortgage companies comply with local and state law.

Addressing the plight of communities throughout the state, James said, “these abandoned houses significantly decrease property values and threaten the safety of surrounding neighborhoods. *Zombies 2.0* will be a key resource for cities and towns across the state to combat this nuisance, and make communities whole.”

## HUD Trainings For Housing Counselors

February is chock full of HUD trainings for housing counselors. The webinar schedule is:

- February 5th - Grant Financial Reporting
- February 7th - Timekeeping and Personnel Reporting
- February 11th - Financial Analysis and Training
- February 12th - Understanding Indirect Rates
- February 19th - Understanding Financial Management Systems
- February 21st - Completing the Form SF-425

“The *Zombies 2.0* funding is a result of the Office of the New York Attorney General’s \$500 million settlement with the Royal Bank of Scotland in 2018 over the bank’s deceptive practices and misrepresentations to investors in connection with the packaging, marketing, sale, and issuance of residential mortgage-backed securities leading up to the financial crisis. The settlement marks a total of \$22 million invested in zombie grants from bank settlements.

The grant of \$9 million is an extension of the 2016 Zombie Remediation and Prevention Initiative created by the Office of the New York Attorney General. The previous grant provided nearly \$13 million in grants to 76 New York municipalities.

The Zombie Remediation and Prevention Initiative helped municipalities improve the process of data collection and tracking vacant and abandoned properties by investing in new technologies. Moreover, it also helped connect at-risk homeowners to foreclosure prevention resources.

- February 26th - Examples of Computing the 10% Di Minimis Rate
- February 28th - Understanding Billing Methodologies and Best Practices

Four more webinar trainings are already scheduled for March, so be sure to mark the dates for those sessions on your calendar, as well.

To access the class descriptions and registration links, visit [www.hudexchange.info/programs/housing-counseling/training-digest/](http://www.hudexchange.info/programs/housing-counseling/training-digest/).

## Redevelopment Webinar

The Center for Creative Land Recycling will sponsor an interesting webinar this coming month:

**Proactive Communication and Conflict Resolution for Redevelopment** on February 27th from 2:00 - 3:00 PM.

Conflict is part of human existence, and part of redevelopment. How are your conflict management and mitigation skills? How can you improve them? From body language to presentation skills, there’s always more to learn. This is a free webinar that builds on a popular panel that was presented at the California Land Recycling Conference in 2018. Register at: <https://register.gotowebinar.com/register/2130049088477821443>.

## Starting A Housing Counseling Program

RCAC will host a webinar training on how to start a housing counseling program on February 21st. The session will cover the minimum HUD requirements for Housing Counseling services.

There is a \$50 fee to take this webinar. Visit [www.events.rcac.org/assnfe/ev.asp?ID=1543](http://www.events.rcac.org/assnfe/ev.asp?ID=1543) to register.

## Homeless Funding Released

HUD announced the release of \$2 billion to fund 5,800 Continuum of Care agencies serving the homeless on January 26th, one day after the federal government shutdown ended. These funds continue existing contracts. HUD will announce new contract awards for projects serving the homeless at a later date.

## Rural Advocates Legislative Conference

The 2019 Legislative Conference for rural housing funding is scheduled for February 26th and 27th in Albany. The Rural Advocates encourage everyone with an interest in Rural New York's housing and community development issues to take part in the premiere opportunity to advocate for rural New York's housing and community revitalization programs. The Rural Advocates Board of Directors meeting will take place on February 26th, beginning at 5:30 PM at the Holiday Inn Express on Broadway in downtown Albany.

The main event will take place in the Albany Room of the Empire State Plaza beginning at 8:30 AM on Feb. 27th with a Legislative Breakfast and Briefing. Several leading members of the New York State Legislature are expected to attend.

The registration deadline is February 15th. Call (518) 573-2255 for more information. A small block of rooms is being held at the Holiday Inn Express and we urge you to make your room reservations by calling HIE at (877)666-3243. Be sure to tell them you are with NYS Rural Advocates (reservation code "RUR") in order to qualify for the Advocates rate of \$113/night.

## USDA Issues Letter To Stakeholders

The Administrator of the Rural Housing Service at USDA issued a letter to stakeholders on January 31st announcing the enactment of a Continuing Resolution for FY 2019. This allows the Department to launch their loan and grant activities for 2019. The letter states:

"We now have an enacted Fiscal Year (FY) 2019 continuing resolution that provides short-term fund-

ing for the US Department of Agriculture (USDA), Rural Development. As we begin an orderly start-up of our loan and grant activities for FY 2019, we thank you for your patience and support during the period in which our services were unavailable.

We are taking a proactive and customer-focused approach to prioritizing our activities so that we

can resume normal operations as quickly as possible. As Rural Development stakeholders, we will be working closely with you to achieve this goal.

Thank you again for all that you do for rural America and the Nation. I look forward to a great year for Rural Development, made possible through our strong partnership for rural America."

## 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!

Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)  
'Like' us on Facebook for up-to-the-minute news



79 North Pearl Street  
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*Allegitimi Non Carborundum*