



HUD Issues Contingency Plan For Government Shut Down

HUD issued a contingency plan just before Christmas, outlining the shutdown status for HUD programs:

- **Public Housing.** Local public housing agencies (PHAs) are not federal government entities and thus will not shut down. But, PHAs receive significant federal funding and their hours and capacities may be impacted by the federal shutdown. Depending on the length of the shutdown, some PHAs may not be able to maintain normal operations. HUD recommends that local PHAs be contacted for information as to their operating levels.
- **Tenant-Based Rental Assistance.** According to HUD's plan, housing assistance payments (HAP) and administrative fees will be disbursed. However, any funding action which requires HUD staff will not be processed during the government shutdown. Obligated HAP funds (HUD-held reserves) are available for

draw. HUD will not process requests for tenant protection vouchers for public housing or multifamily actions during the shutdown. PHAs are not required to cease issuing vouchers during a government shutdown. PHAs should assess their financial ability to make payments on behalf of currently assisted households served when considering their ability to issue vouchers.

- **Project-Based Rental Assistance.** HUD plans to draw on advanced appropriations to continue housing payments for project-based contracts. According to HUD's plan, it will make payments under Section 8 contracts, rent supplement, Section 236, and project rental assistance contracts (PRACs) on an as needed basis to ensure ongoing viability of assets and preservation of affordable housing. Payments will be contingent on budget authority being available from prior appropriations or recaptures.

- **Homeless Assistance Grants.** According to the contingency plan, HUD homeless assistance grants, including supportive housing for veterans and housing for people with AIDS, will continue to be funded to protect life.

- **HOME Investment Partnerships Program, CDBG.** HUD will continue to disburse CDBG, HOME, and other block grant funds where prior year funds have been obligated. CDBG-DR will continue to be funded through multi-year appropriations.

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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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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.

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...

A Birdie Told Us...

That there is likely to be an announcement of a Request For Proposals for the state's Hope/Restore and three Access to Home programs in the near future. It is likely that the Mobile/Manufactured Home Replacement Program will be included in the RFP release. Keep your eyes peeled for the announcement.

AHP & First Home Club Changes Posted

The Federal Home Loan Bank of New York has posted the 2019 implementation plan for the Affordable Housing Program and the First Home Club on their website at www.fhlbny.com/forms/ahp_100.pdf. Applicants are encouraged to review the Implementation Plan prior to drafting their proposals, as some procedures will be changing for both programs.

Contract Disbursement Forms Sent

HCR sent out the forms for the third January 1 Rural Preservation Company contract payments on December 18th by email. If you didn't receive them, check your spam filter. Your disbursement forms must be submitted electronically. Do not mail. Include updated insurance certificates showing the Housing Trust Fund Corporation and the State of New York as certificate holders.

REDC Awards Announced

Governor Cuomo announced the latest round of CFA funding awards across the state on December 10th. The awards totalled \$763 million in projects. The results are found at www.governor.ny.gov/news/governor-cuomo-announces-more-763-million-economic-and-community-development-resources-awarded.

Weatherization Notice Extended

On December 7th, HCR issued a notice seeking comments on the draft Weatherization Assistance Plan. Due to a technical error, the State Plan was not made available on the web site, limiting access for those wishing to comment. The new deadline for comments is COB on January 14th. The HCR website is found at www.nyshcr.org.

Calabria Nominated To Head FHFA

President Trump announced on December 11th his intention to nominate Mark Calabria, chief economist to Vice President Mike Pence, to be the new director of the Federal Housing Finance Agency (FHFA) for a term of five years. The term of current FHFA Director Mel Watt expires on January 6, 2018. Mr. Watt has been a staunch supporter of the national Housing Trust Fund (HTF), the first new program in a generation dedicated to building and preserving homes for the lowest income people in America. The HTF is funded through a small assessment on Fannie Mae's and Freddie Mac's books of business, and the FHFA oversees Fannie and Freddie. Mr. Calabria has in the past expressed support for investments in affordable housing for the lowest income households, including in a 2017 joint op-ed with National Low Income Housing Coalition president Diane Yentel on the need to reform the mortgage interest deduction and reinvest the savings into deeply targeted housing solutions. Prior to his current position in the administration, Mr. Calabria was director of financial regulation studies at the Cato Institute. Before that, as a senior aide on the Senate Banking Committee, he was one of the lead drafters of the Housing and Economic Recovery Act of 2008 (HERA) which created the HTF and the FHFA. In addition, Mr. Calabria served as Deputy Assistant Secretary for regulatory affairs at HUD during President George W. Bush's administration and held positions with Harvard's Joint Center for Housing Studies, the National Association of Home Builders, and the National Association of Realtors.

Code Revisions Public Comment Sought

The New York State Department of State has announced that the public comment period is now open for the update to the proposed 2019 New York State Uniform Code. The Department of State invites all interested parties, particularly those representing small businesses, local governments, and public or private interests in rural areas, to participate in the rule development process. Interested parties are invited to submit comments on either or both of the draft rules. If you have suggestions on how either or both of the draft rules could be improved, suggested alternatives to either or both of the draft rules that the Department of State could consider, or any other comments on either or both of the

draft rules, please contact Gerard Hathaway, Assistant Director for Code Development: by mail at: New York State Department of State Division of Administration and Enforcement 99 Washington Ave., Albany, NY 12231-0001; by telephone at: (518)474-4073; or by e mail at: Dos.sm.codes.codedevelopment@dos.ny.gov. If submitting comments by email, please type **2019 UC Update** in the subject line if your comment relates to the rule that would amend the Uniform Code, and please type 2019 EC Update in the subject line if your comment relates to the rule that would amend the Energy Code. For more information, visit www.dos.ny.gov/dcea/noticadopt.html.

In Memoriam

We are saddened by the news that Peggy Aldrich passed away on Christmas Day. She was residing at St. Peters Nursing and Rehabilitation Center in Albany at the time of her death.

Peggy was a friend of rural New York, and strongly supported the work of the RPCs in her positions at HCR. She worked in the Albany and Syracuse field offices, as well as for the HOME program, the MWBE initiative, and the NY Main

Street and Technical Assistance offices. Peggy was also a good friend of the Rural Housing Coalition, maintaining an individual membership in the organization for many years.

Services will be private at the convenience of the family. Memorial contributions may be made to the American Cancer Society Memorial Processing Center 6725 Lyons St East Syracuse, NY 13057-0007, in Peggy's memory.

Government Shutdown Impacts Home Sales

The partial shutdown of the federal government has begun to take a toll on home sales across the country. FEMA is not issuing flood insurance policies, blocking home purchasers from closing the purchase of their future homes. FEMA issued notice on December 26th of this action, which had an immediate effect of halting closings on home sales located in zones impacted by the National Flood Insurance Program. FEMA has said it will continue to pay NFIP claims through the shutdown, but not issue or renew policies. House Majority Whip Steve Scalise spoke with FEMA Administrator Brock Long and said he urged him to resume writing NFIP policies. Halting NFIP policies could impact 1,400 home closings a day and ultimately 40,000 per month, nationally, according to a study by the National Association of Realtors.

Housing With Hope: A Transitional Story

From time to time, the Rural Housing Coalition profiles interesting rural projects and programs that might be of interest to our readers. This month, we are sharing the story of a transitional housing program for the homeless administered by Catholic Charities of Cortland County. In their own words, here is their story:

Stable housing is the number one Social Determinant of Health. In 2017, a single Point-in-Time count reported that approximately 553,742 people experienced homelessness in the United States. Homelessness in the US is an issue that affects every town, village, city, and state. Emergency Shelters are often the first stop for individuals and families on the journey of becoming stably housed...if they live in a city or town that has a shelter. For those areas that lack that particular resource, such as a rural community, the option many social service organizations utilize are hotels. This is sometimes an expensive option, but the only one available to rural communities that lack the resources for building and/or maintaining a shelter program. Be advised, shelters are not a cheap option either, but they tend to be much more cost effective in terms of operational costs. In terms of housing stability though, returns to homelessness happen for almost one third of this population (McQuiston, Gorroochurn, Hsu, et al., 2014).

So what are the alternatives? What about those communities that have limited or no shelter services in place? In Cortland, New York, one organization that already had several different housing programs in place decided to try something novel and innovative in order to ad-

dress these specific issues. In the fall of 2016, Catholic Charities of Cortland County (CCOCC) purchased a lot of multi-unit buildings with the intention of providing another housing resource for this vibrant rural community.

Cortland is located in the heart of what is referred to as Central New York. With a population of 47,786 it is considered a medium sized rural community (US Census Data, 2017). As part of the NY-511 Continuum of Care, Cortland County participates in many efforts to combat homelessness in its communities. Until 2016, the only option the local Department of Social Services had was to shelter people in hotels or transport them to an Onondaga County shelter for housing (approximately 40 miles away). Sheltering out of town requires DSS to transport them back and forth to obtain services and find permanent housing. Both of these options are expensive, time consuming, and extremely hard for the individuals needing services. CCOCC created a third option for the homeless people of Cortland County. With the support of the Executive Director (Marie Walsh), CCOCC's Residential Director at the time (Michael Pisa) and their Community Housing Manager (Dr. Shari Weiss) created what we chose to call a Transitional Housing program that offered safe housing for homeless individuals and person-centered case management to ensure appropriate referrals to services, assistance with housing searches, and assistance with employment searches, and support while navigating the various systems of entitlement benefits.

The program is time-limited to 60 days. Referrals come directly from DSS. Participants agree to follow

some basic rules-no drug or alcohol use on premises, no visitors, adhere to a curfew, daily unit inspections, and follow a housing plan. In addition to safe temporary housing, this program offers person-centered case management. Person-centered case management includes: help with housing applications and landlord searches, help with ensuring compliance with DSS requirements, accompanying individuals to appointments as needed to provide support and advocacy, referrals to behavioral health and peer services providers, figuring out a budget, referrals to Health Homes, and referrals to other services as needed. Some participants need a great deal of help and others only need a little. Participants meet daily or weekly with the program coordinator based on their need, and they have a set period of time each week to obtain another housing voucher for their stay at the Transitional program.

What are the results? From what we can evaluate we believe they are fairly promising. In 2017, the Transitional program served 73 individuals and 13 families. Local extrapolated data from the county DSS indicates that return to homelessness was around 9.034%. Other studies have indicated that approximately one-third of homeless individuals who enter emergency shelters return to homelessness. Based on those statistics, our rate of less than 10% is intriguing. Of course, other more rigorous and objective research needs to be done to fully test the efficacy of this particular model of emergency housing, but we remain optimistic regarding its impact. The local data also indicated that the CCOCC Transitional program saved the county approximately \$70,000 in emergency

Continued on Page 7, Col. 1

Graduate Student Internships

NYS Homes and Community Renewal has a number of Graduate Student Internships available.

Candidates must be currently enrolled in, or a recent graduate of, a Master's degree program. All disciplines are welcome to apply; preference may be given to students enrolled in programs with a focus on community/urban or environmental planning, economics, public policy, architecture, public administration. Students will work directly with program management staff. Assignments may vary based on the needs of HCR.

Positions are located primarily in Albany and New York City; opportunities are also available in Buffalo and Syracuse.

For more information, visit: www.nyshcr.org/AboutUs/JobOpportunities/Internships.htm.

Community Developer Trainee

NYSHCR has an opening for a Community Developer Trainee in the Albany office. This position supports the administration of grant-funded projects, including CDBG and other programs. The position requires a Bachelors degree and 2 years experience in grants or project management. Experienced in using Word and Excel software. Some travel required. The trainee will complete a two year term.

For more information, visit: www.nyshcr.org/AboutUs/JobOpportunities/ and click on the link for the Community Development Trainee.

EOE

Career Opportunities

Homeless Intervention Specialist

Successful candidate will work with homeless single adults in an emergency shelter setting. Candidate will assist with housing location, services-linkages, and general case management. Hours 3:00-11:00 PM Tuesday through Thursday plus 11:00 AM - 6:00 PM. Bachelors degree in human services or related field preferred: Associates degree required. Submit cover letter and resume by 5:00 PM on Friday, January 11th to: Cattaraugus Community Action, Inc., Attn: CFO/HR Director, 25 Jefferson Street, Salamanca, New York 14779.

EOE

Housing Support Specialist

Chautauqua Opportunities has a Full-Time opening for a Housing Support Specialist in Jamestown. Requires an Associate's degree, Bachelor's degree preferred. Strong interpersonal, communication and customer relations skills. Strong computer skills, including word processing, data entry and spreadsheet in a Windows environment. Ability to develop and maintain & engage in positive relationships with people from various backgrounds. Bilingual preferred. Within one year, complete Financial Social Work training. Must be able to obtain a LexisNexis clearance. Must be able to provide consistent even tempered customer service at all times. Apply at https://recruiting.myapps.paychex.com/appone/MainInfoReq.asp?R_ID=2248174&B_ID=91&fid=1&Adid=0&ssbgcolor=17143A&SearchScreenID=1461&CountryID=3&LanguageID=2.

EOE

Property Manager

RUPCO seeks a Property Manager in Newburgh, NY. The Property Manager will provide administrative and clerical support for RUPCO's Property Management Department. In conjunction with the Supervisor of Property Management, the Property Manager is responsible for assisting with the day-to-day operations for Lander Street Apartments located in Newburgh, NY. This is a full-time position. For more information, visit <https://rupco.org/career-opportunity-property-manager-newburgh/>.

EOE

Civil Service Exam: Construction Estimator 1

The State of New York will hold a Civil Service examination on March 16th for the position of Construction Estimator 1(Architectural). Applications for the exam must be submitted by January 30, 2019. The exam number is 26-664. For more information on minimum qualifications and to apply, visit: www.cs.ny.gov/examannouncements/announcements/oc/26-

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.

Home For You.... Home for All!

Five Star Bank's Home for You Product is specially designed to provide easier access to homeownership and features flexible credit requirements. This product is being offered to qualifying applicants who are purchasing residential, owner occupied property.

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In addition to the Home For You product, Five Star Bank has many other traditional mortgage products with flexible terms available, as well as other specialty products that may make tomorrow's home a reality today.

For more information please contact:

Bridget Campbell

NMLS# 481581

Regional Sales Manager/VP

(585)737-2597

Brcampbell@five-starbank.com

Minigrants Available

The deadlines for the Gifford Foundation's mini-grant program serving Central New York can now be found at www.giffordfoundation.org/2019-deadlines-for-what-if-mini-grants/?fbclid=IwAR3NGxx94E2f9S8h1TBXc85SOI9jQRij35EuGmW8zoxD0psvh1COWqXdVI. The first informational meeting on these grants will be held on February 7th.

Homelessness RFP Issued

The William McGowan Charitable Fund has issued an RFP for projects that address homelessness. Proposals from Monroe and Yates County are invited. The funder's goal is to correct or eliminate circumstances contributing to homelessness long term. Programs must demonstrate knowledge of factors affecting homelessness in the region, and seek to stabilize the lives of individuals who are homeless and assist them in achieving independence. The application deadline is March 15th. The RFP is found at www.williammcfowanfund.org/pdf/Homelessness%20RFP.pdf.

For more information, or to learn more about McGowan Fund general grant guidelines and complete an application, go to www.williammcfowanfund.org. Questions may be directed to linda.heath@williammcfowanfund.org or by calling (312)544-4412.

Storm Recovery Application Deadline Looms

Applications are due by February 4th for New York State storm recovery assistance for homeowners with un-insured losses from the flooding that occurred in August of 2018 in Broome, Chemung, Seneca, Schuyler, Tioga, Delaware and Chenango Counties. The State has made \$13 million in assistance available for home owners in those counties. Two nonprofit agencies have been selected by the State to assist affected homeowners- Bishop Sheen and Arbor Development.

The grants may be used to reimburse home owners for repairs to and restoration of structures and

Sexual Harassment Training

New state requirements for all employers require each employee to take sexual harassment training annually. This is in addition to having a sexual harassment policy in effect. The state has developed a boilerplate sexual harassment policy that can be adopted by each employer.

There are a number of online staff trainings available that purport to meet the state's requirements for fulfilling the staff training requirement. Costs for this training vary widely.

The Rural Housing Coalition is exploring the possibility of organizing a group training on Sexual Harassment to assist local housing agencies to comply with state requirements. If you are interested in participating in this group effort to bring your organization into compliance, please send an email to Colin McKnight at colin@ruralhousing.org no later than January 21st.

other physical damage for habitability, including foundations, heating systems, electrical systems, wells and septic, insulation and flooring.

Applications must be submitted by February 4th to:

Bishop Sheen (for Tioga and Seneca applicants) at (585) 657-4114 or by email to dbassage@rochester.rr.com.

or to:

Arbor Housing and Development (for Schuyler, Chemung, Broome, Delaware and Chenango Counties) at (607) 654-7487x2049 or by email to info@arbordevelopment.org.

Housing With Hope,

Cont.

Continued from Page 4

housing services. For those less interested in statistics and more interested in taxpayer dollars, this also presents a promising outcome. What matters in the long run to an organization like CCOCC is positive community impact and community service. Our motto is: Caring for our Community one person at a time. Housing homeless individuals and families in rural communities like Cortland County is one more way we seek to accomplish this.

USDA To Increase Staff Specialization

At the 2018 HAC Rural Housing Conference, RD officials explained some staffing changes. An October 10th letter says that applications for the Section 538 rental guarantee program and Section 515 rental loan program will no longer be processed or underwritten in each state office. Twenty-five staff, who will remain in their current state office locations, will work exclusively on either 538 or 515.

According to a November 30th letter, instead of handling the Section 502 guaranteed program in each of the 47 state offices, the agency will create a single unit, so the program will be delivered by 275 employees rather than the current 300.

In addition, appraisers, architects, engineers, and others will be “realigned” into the RD Business Center. The November letter says that affected staff will remain in their current locations and implies that unneeded staff will be reassigned rather than laid off.

Storm Recovery Project Opens In Owego

The Governor’s Office of Storm Recovery announced the opening of Gateway Owego on December 6th. The Tioga County project was developed with financing from the State’s Small Project Affordable Rental Construction Program in downtown Owego as part of the Village’s recovery from the effects of Hurricane Irene. That August, 2011 storm caused extensive flash flooding that damaged about 85% of the Village’s housing stock.

Gateway Owego is a mixed use project containing 8 affordable apartments on the upper floors, and 3500 square feet of retail space at the street level. The site, at 200-204 Front Street, was destroyed by a fire in 2000, and the site had sat vacant since that time.

The project developer is Nelson Development. CPC provided a permanent loan of \$524,000 as well as construction financing of \$2.6 million.

Opportunity Zone Program Offers Investment Potential

Certain lower income Census Tracts in rural New York have been designated Opportunity Zones, eligible for private tax credit investment to defer existing taxpayer gains and permanent avoidance of some gains. The Opportunity Zones Program was created by the Tax Reform passed in December, 2017. Investments in Qualified Opportunity Zones are non-competitive, and not limited. Unlike the New Market Tax Credit, there is no restriction against using this resource for housing. Consequently, twinning of QOZ and LIHTC resources is possible, according to the Applegate & Thorne-Thomsen website (www.att-law.com/post/client-alert-qualified-opportunity-zones/).

Eligible rural tracts include: Albion; Alfred (Tn); Amsterdam; Auburn; Batavia; Beacon; Canajo-

harie; Canandaigua; Catharine (Tn); Catskill; Cayuta (Tn); Cobleskill; Cortland; Deposit; Dunkirk; Ellenville; Elmira; Endicott; Falconer; Fort Edward; Fredonia; Fulton; Gloversville; Haverstraw; Herkimer; Hornell; Hudson; Ithaca (Tn); Jamestown; Johnsbury/North Creek; Johnson City; Johnstown; Kingston; Liberty; Little Falls; Little Valley; Lockport; Malone; Massena; Monticello; Montour (Tn); Montour Falls; Mt. Morris; Newark; Newburgh; Niagara Falls; Nichols; North Tonawanda; Norwich; Odesa; Oneonta; Ogdensburg; Orange (Tn); Oswego; Olean; Plattsburgh; Peekskill; Port Jervis; Potsdam; Pulaski; Riverhead; Rome; Sandy Creek; Sharon Springs; Sidney; Spencer; Tioga (Tn); Tyrone (Tn); Walton; Warsaw; Waterloo; Watertown; and Wellsville (Tn).

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!

CFPB Limits HMDA Data

On December 21st, the Consumer Financial Protection Bureau issued policy guidance describing the Home Mortgage Disclosure Act data that would be made public beginning in 2019. The guidance indicates that the Bureau intends to reconsider 2015 changes to lender data collection and reporting requirements, in the name of protecting borrower privacy. The Policy Guidance applies to HMDA data compiled by financial institutions in or after 2018 that will be made available to the public beginning in 2019. Visit www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/regulation-c-home-mortgage-disclosure-act/ to review the policy guidance.

In other news from the Consumer Financial Protection Bureau, Kathy Kraninger was confirmed on December 6th as the head of the CFPB. She was sworn in on December 10th. She replaces Mick Mulvaney, head of the Office of Management and Budget, who had served as the CFPB's Acting Director. Ms. Kraninger previously served as an Associate Director at OMB.

Census Releases ACS 5 Year Estimates

The US Census released the latest five year estimates of the American Community Survey on December 6th. Data are available for state, county, place, metropolitan/micropolitan statistical area, ZIP Code Tabulation Area, American Indian Area/Alaska Native Area/Hawaiian Home Land and census tract. Narrative profiles summarize many topics using nontechnical text and graphs.

For more information, visit www.census.gov/programs-surveys/acs/news/data-releases/2017/release.html#par_textimage_700933727.

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Allegitimi Non Carborundum