



## Federal Stimulus Bill Funds Rental Assistance

Despite a chaotic series of events in Washington, DC and Florida, a COVID 19 Stimulus Package was signed on December 27th, providing \$900 billion in pandemic relief, and \$1.4 trillion to fund government agencies through the remainder of the fiscal year that expires on September 30th. In addition, the federal eviction moratorium is extended until January 31st.

One of the elements of the stimulus bill is \$25 billion in rental assistance, which will be administered by the Treasury Department, with the funds dispersed to the states. Treasury will distribute funds to states and localities using the same formula used to distribute the CRF. Small states will receive a minimum of \$200 million in emergency rental assistance. Localities with populations over 200,000 may request to receive their allocation of emergency rental assistance directly. Under the program, Washington, DC. is treated as a state. The US territories will share a set-aside of \$400 million (with a small territory set-aside), while \$800 million will be set aside for Native Americans, Alaska Natives and Native Hawaiians.

According to an NPR report, the rental assistance is targeted to households where at least one

householder is unemployed, or the household income is below 50% of median. The assistance will be available for up to 12 months, plus an additional 3 months if necessary to ensure that the family remains housed. Eligible renters will receive the assistance to pay for rent, utility payments, any unpaid rent and/or unpaid utility bills.

The COVID 19 epidemic has highlighted the digital divide, in terms of access to broadband in rural communities. The latest legislation includes some relief, with \$3.2 billion available to for an Emergency Broadband Benefit to provide \$50 per month for lower income families to connect to broadband services. This will help struggling poorer households to ensure that their children can access remote schoolwork, and that parents can work from home. \$300 million is being made available to connect more rural residents to broadband networks.

Community Development Financial Institutions (CDFIs) will be eligible for \$12 billion to provide credit and financial services to low income and minority communities. In addition, \$325 billion will be available for small business assistance, including a second round of Payroll Protection Program loans,

and new funding for the Economic Injury Disaster Loans/Grants. A small business may qualify for a second PPP loan if they have less than 300 employees and can show a revenue reduction of 25% or more. The maximum loan amount in this second round is \$2 million, addressing a major concern that arose in the program this past summer, when many small businesses were shut out of the program when funding ran out. A set aside will also assist small businesses with debt relief payments.

<b>In This Issue...</b>	
<b>FHLB NY Changes.....</b>	<b>Pg 3</b>
<b>Foundation Deadline.....</b>	<b>Pg 3</b>
<b>Home Buyer Grants.....</b>	<b>Pg 3</b>
<b>Water/Wastewater Funding.....</b>	<b>Pg 4</b>
<b>State Eviction Moratorium.....</b>	<b>Pg 4</b>
<b>COVID Rent Relief.....</b>	<b>Pg 4</b>
<b>Digital Divide.....</b>	<b>Pg 7</b>
<b>USDA Changes To Fees.....</b>	<b>Pg 8</b>
<b>CDFI Awards.....</b>	<b>Pg 8</b>

# 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.

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## Bits and Pieces

### NYCHA Receives Federal Funds

The New York City Housing Authority was the recent recipient of over \$24 million in federal funds for emergency capital improvements. The award was announced by HUD on December 23rd. The funds represent the bulk of funding announced for 3 public housing authorities that day.

### 2019 American Community Survey

The Census Bureau has released the 2019 American Community Survey Data. Find out more at [www.census.gov/programs-surveys/acs/news/data-releases.html](http://www.census.gov/programs-surveys/acs/news/data-releases.html).

### Virtual Training Institute

NeighborWorks will hold the 2021 virtual winter training institute beginning February 18th. Class offerings include a variety of sessions on affordable housing development, finance, and operations. Registration is now open. Review the course catalog at [www.neighborworks.org/Training-Services/Training-Professional-Development/Course-Catalog](http://www.neighborworks.org/Training-Services/Training-Professional-Development/Course-Catalog).

### Squares Training

Squares is a Veterans Administration online program to assist Homeless Services Providers to determine client eligibility for VA programs. The Squares online training for service provider staff is found at [www.va.gov/HOMELESS/squares/index.html](http://www.va.gov/HOMELESS/squares/index.html).

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.

## FHLB NY Announces Changes For 2021 Funding

The Federal Home Loan Bank of New York (FHLB NY) is pleased to announce the publication of its 2021 Targeted Community Lending Plan and the Affordable Housing Program Implementation Plan. These two documents describe important improvements to the core Community Investment programs offered through the FHLB NY's members for the year 2021, and both are now available on the FHLB NY's website at [www.fhlbny.com/community](http://www.fhlbny.com/community).

"Our Community Investment programs allow the FHLB NY to act on our housing mission and provide support to our members and housing partners as they meet the needs of the communities we all serve," said José R. González, president and CEO of the FHLB NY. "The enhancements we have made to these programs for 2021 reflect feedback from these members and housing partners, and better position our cooperative to respond to our District's needs."

The FHLB NY's Affordable Housing Program General Fund, through which the FHLB NY awarded \$38.4 million to 47 rental and owner-occupied projects in 2020, will, as of January 1, 2021, be in full compliance with a new regulation issued by the Federal Housing Finance Agency. In part, this regulation provides the FHLB NY additional flexibility to define scoring criteria that reflect the District's highest

priority needs. One change of note is the introduction of a category to reward projects that have some degree of financial participation from an FHLB NY member. Project sponsors may begin consulting the new criteria to help them plan applications for the 2021 program round, and the FHLB NY will offer remote training opportunities beginning in February 2021.

The FHLB NY will also make updates to its Homebuyer Dream Program® (HDP), which supports members' lending to low- and moderate-income first-time homebuyers. The maximum grant amount available under the HDP is now up to \$10,000, which includes up to \$500 to defray the cost of homeownership counseling. Additionally, the HDP will return to the previous practice of allocating program funds to participating members so they may identify borrowers most in need of down-payment and closing-cost assistance, in place of the first-come/first-served approach to reviewing households' applications for grant funding utilized in the 2020 HDP round.

To learn more about these important updates, please register to attend the FHLB NY's Community Investment webinar, which will be held on Tuesday, January 19, 2021 at 11:00 AM at <https://register.gotowebinar.com/register/2651154943049988877>.

## Field Hall Foundation Deadline Announced

On December 23rd, the Field Hall Foundation in Cortlandt Manor, New York, announced that they are now awarding grants quarterly instead of twice a year. Since 2019, the Foundation has awarded more than \$1 million in grants, with grants ranging from \$2,500 to \$75,000.

The foundation supports programs and projects that address the most basic needs of low-income and vulnerable seniors and/or their caregivers in Dutchess, Putnam and Westchester counties. Priority will be given to proposals that fall within the following focus areas: food insecurity; home-based care services; respite services; safety and security; social work/case management; and/or transportation.

Nonprofits with operating budgets under \$1 million are eligible for small grants of up to \$15,000; Those with an operating budget over \$1 million are eligible for a bigger grant.

The deadline for submitting a Letter of Inquiry for the Spring 2021 cycle is January 15, 2021. For more information and to discuss potential proposals, contact: Patti Lavan Horvath ([phorvath@fieldhallfdn.org](mailto:phorvath@fieldhallfdn.org)), Program Officer, 2302 Catherine St., Cortlandt Manor, NY 10567.



## Home Ownership Grants Available

The NYS Association of Realtors funds a grant program, the Housing Opportunity Foundation grant program, to assist lower income homebuyers to purchase their first home. \$2000 is available per home purchase to be paid towards closing costs and/or down payment. The program is administered for the entire state by the Community Foundation of the Greater Capital Region. Home buyers must meet the SONYMA definition of a first time home buyer, and have income below 80% of median. For more information, visit [www.cfgr.org/grants/nysar/](http://www.cfgr.org/grants/nysar/).



## Water/Wastewater Funding

While not included within the coronavirus stimulus provisions signed by the President just after Christmas, the affiliated FY 2021 appropriations bill allocated \$638 million to carry out a new Low-Income Household Drinking Water and Wastewater Emergency Assistance Program “to prevent, prepare for, and respond to coronavirus.”

The program will make grants to states and tribes, which would then distribute the funds to drinking water and wastewater utilities. The provision directs the HHS to target the funding to “low-income households, particularly those with the lowest incomes, that pay a high proportion of household income for drinking water and wastewater services.”

The COVID Rent Relief Program has reopened for application with expanded eligibility criteria in an effort to serve New Yorkers who may have not had the opportunity to initially apply and to serve those who may have been previously ineligible due to the program’s restrictive criteria set by the Legislature.

### COVID Rent Relief Extension

The application period will remain open through February 1, 2021. Previous applicants do not need to reapply to be considered. HCR will reevaluate all applications that were denied according to the new criteria and issue revised determination letters to applicants.

Applications for the program and additional information is available at <https://hcr.ny.gov/RRP>.

The Program’s eligibility has been changed to no longer require households to have been consid-

## State Eviction Moratorium Now In Law

On December 28th, legislation was passed by the state Assembly and Senate, and signed into law by Governor Cuomo, extending the eviction moratorium to May 1st. The existing eviction moratorium had been enacted under an Executive Order previously issued by the Governor.

The COVID-19 Emergency Eviction and Foreclosure Prevention Act was approved during a special session of the legislature to keep families in their homes and prevent displacement of struggling tenants into crowded homeless shelters and thus reduce spread of the coronavirus.

In addition to the temporary hold on evictions, residential mortgage foreclosures and protections for small landlords are included in the

legislation.

As part of the act, any pending eviction proceedings or any commenced within 30 days of when the bill becomes law would be stayed for at least 60 days to give tenants an opportunity to submit a hardship declaration. The bill creates a Standardized Hardship Declaration Form that tenants can submit to their landlord or court to prevent or halt an eviction if they have a financial hardship related to COVID that prevents them from paying their rent in full or if they do not have the wherewithal to move.

It also notes the hardship includes having someone in the household who is at increased risk for COVID and will face problems as a result of the eviction.

## COVID Rent Relief Reopens

ered “rent burdened” prior to the pandemic in order to qualify. Rent burden is defined as paying more than 30 percent of monthly gross income towards rent.

To qualify for this one-time subsidy, low-income renters impacted by the pandemic must meet all of the following criteria:

- Must be a renter and have a primary residence in New York State;
- Applicants must have lost income during the period of April 1, 2020 to July 31, 2020;
- Before March 7, 2020, household income must have been at or below 80 percent of the Area Median Income, adjusted for household size; and
- Households must be “rent burdened” during the months they are applying for assistance between April 1, 2020 to July 31, 2020.

For the purposes of assessing

applicant income, cash benefits and unemployment benefits are both included in the calculation.

The subsidy for eligible applicants will be calculated as: the difference between the household’s rent burden on March 1, 2020 and the household’s rent burden during the months of April, May, June and July of 2020. For applicants who were not considered rent burdened on March 1, 2020, the subsidy will be calculated to bring them to the 30 percent rent burden threshold.

The Program’s online application is available in both English and Spanish. Over the next week, HCR will provide translated applications in six foreign languages – Spanish, Chinese, Russian, Haitian-Creole, Korean, and Bengali. HCR is working with local Not-For-Profit organizations to ensure New Yorkers receive the assistance they need to apply.

## Career Opportunities

### Vice President/ Director Of Sustainability

NYS Homes and Community Renewal seeks a VP to focus on the coordination of sustainability efforts throughout the Agency to ensure that affordable housing production and management will assist New York State in reducing carbon emissions to improve the environment while lessening the impact of climate change. The Director will work with staff of the Office of Housing Preservation to promote, strengthen and implement programs that will improve the energy efficiency of properties in the HCR portfolio. The Director will oversee HCR's Weatherization Assistance Program. 8+ years of relevant experience in affordable housing and/or sustainability required, and a BA or BS in Real Estate, Urban Planning, Engineering, Sustainability or Environmental Science is preferred.

See the full job notice at [https://hcr.ny.gov/system/files/documents/2020/10/vp-director-of-sustainability3.9\\_0.pdf](https://hcr.ny.gov/system/files/documents/2020/10/vp-director-of-sustainability3.9_0.pdf). EOE

### Care Coordinator

CCA has an opening for a care coordinator in Salamanca, NY. Utilize comprehensive knowledge of trauma informed care to provide individualized toolkits for project participants who have experienced trauma. BA/BS required, plus relevant experience in direct client casework. Learn more at [www.indeed.com/jobs?q=Housing%20Counselor&l=New%20York%20State&start=90&vjk=615cd517507e7285](http://www.indeed.com/jobs?q=Housing%20Counselor&l=New%20York%20State&start=90&vjk=615cd517507e7285). EOE

### Housing Counselor

ACCORD Corp. in Belmont, New York seeks a Housing Counselor. Provides housing counseling services to ensure people have access to decent, safe, and affordable housing. The position promotes the delivery of consistent, high quality services for participants by interviewing families, maintaining income eligibility, and completing required eligibility forms. Associates degree, or HS diploma plus one year experience required.

Applications are due by January 8th. Learn more at: [https://1115df69-1d68-4ad4-9669-90c1ab1770e4.filesusr.com/ugd/de0faa\\_6d29755eccc2444286155b565881c5aa.pdf](https://1115df69-1d68-4ad4-9669-90c1ab1770e4.filesusr.com/ugd/de0faa_6d29755eccc2444286155b565881c5aa.pdf). EOE

### VP of Housing Programs

Belmont Housing Resources for WNY seeks a Vice President to work collaboratively with the Senior Management Team, responsible for the overall administration and management of Belmont's affordable housing and housing counseling programs. Bachelors degree required, plus 5-7 years leadership experience. For more information, visit Catapult at <https://app.box.com/s/b04z4jnzdcckmuh9ohfi1lukmanmy3xcn>. EOE

### Housing Support Specialist

Chautauqua Opportunities, Inc. seeks a Housing Support Specialist in their Jamestown office. The position assists Housing Counselors by verifying eligibility for housing services, supporting customers with information on housing options, and ensuring customer files are in compliance with contractual requirements.

Associates degree required. Bachelors degree preferred. Bilingual a plus. 35 hour work week. \$15.67 per hour. For more information, visit <https://recruiting.paylocity.com/Recruiting/Jobs/Details/370296>.

EOE

### Housing Inspector

Chautauqua Opportunities seeks a Housing Inspector in Olean, NY. Provides housing inspections in HUD Housing Quality Standards format. Schedules and conducts various Housing Quality Standards inspections throughout the county, followed by completion of the required paperwork and data entry functions into multiple service software systems. Associates degree or equivalent experience required, HUD HQAS certification, bilingual preferred. \$14.71 per hour.

For more information and to apply, visit <https://recruiting.paylocity.com/Recruiting/Jobs/Details/387121>.

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](mailto: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.

## Before We Shut The Door On 2020

One of the many sad outcomes of 2020 was the August passing of Carolyn G. Seymour. Carolyn had been the longtime Executive Director of Chautauqua Home Rehab and Improvement Corp. in Chautauqua County. We recently discovered that during her tenure leading that agency, at each annual meeting of the organization she read a poem by Marge Piercy. This message is worth carrying forward into the new year.

### To Be Of Use

*The people I love best jump into work head first without dallying in the shallows and swim off with sure strokes almost out of sight.*

*They seem to become natives of that element,  
the black sleek heads of seals bouncing like submerged balls.*

*I love people who harness themselves, an ox to a heavy cart,  
who pull like water buffalo, with massive patience,  
who strain in the mud and the muck to move things forward,  
who do what has to be done, again and again.*

*I want to be with people who submerge in the task,  
who go into the fields to harvest and work in a row  
and pass the bags along,  
who stand in the line and haul in their places,  
who are not parlor generals or field deserters  
but move in common rhythm  
when the food must come in or the fire be put out.*

*The work of the world is common as mud.  
Botched, it smears the hands, crumbles to dust.  
But the thing worth doing, well done,  
has a shape that satisfies, clear and evident.*

*Greek amphoras for wine or oil, Hopi vases that held corn,  
are put in museums but you know they were made to be used.  
The pitcher cries for water to carry,  
and a person for work that is real.*

### 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!

## COVID Rent Relief, Continued

*Continued from page 4*

Throughout the application period, residents who need help or have questions about their application can contact HCR's COVID Rent Relief Program Call Center for assistance at 1-(833)499-0318 or [covidrentrelief@hcr.ny.gov](mailto:covidrentrelief@hcr.ny.gov). Call Center representatives are available Monday-Friday 8:30 AM until 5:00 PM.

HCR will also allow applicants who are unable or uncomfortable applying online to do so over the phone rather than by mail. More information on this assistance and expanded language support on the hotline will be available on HCR's website shortly.

## Mandating Vaccines

Can You Make the COVID-19 Vaccine Mandatory For Your Nonprofit Employees? Employment law expert Melissa Fleischer will explain the fascinating legal issues surrounding vaccination requirements. You will learn how to protect your community while adhering to the law and avoiding liability. Monday, January 4th at 2:00 PM. Register at [https://shop.nonprofitwebadvisor.com/Can-You-Make-the-COVID-19-Vaccine-Mandatory-For-Your-Nonprofit-Employees\\_p\\_761.html%20?mkt\\_tok=eyJpIjoiW-lRrek5UUmhNMkZpT0dVMYsIn-QiOiJMSldQUGNjdIBYaGd4RXV ERWpJRXU1SVJlWExvSXMxakxl bktEQUs5d3MlVHYzU1NcL1djen dZYU5CM0N3aWpjN0w0T0lYMF-N6WnAraFBtWUVMMnBnQjVzT-TZ3OUNrU044bVwvOHhkS-m5OM0tIb09xRnZOMmtRam-NyK3hmbGI FaWltIn0%3D](https://shop.nonprofitwebadvisor.com/Can-You-Make-the-COVID-19-Vaccine-Mandatory-For-Your-Nonprofit-Employees_p_761.html%20?mkt_tok=eyJpIjoiW-lRrek5UUmhNMkZpT0dVMYsIn-QiOiJMSldQUGNjdIBYaGd4RXV ERWpJRXU1SVJlWExvSXMxakxl bktEQUs5d3MlVHYzU1NcL1djen dZYU5CM0N3aWpjN0w0T0lYMF-N6WnAraFBtWUVMMnBnQjVzT-TZ3OUNrU044bVwvOHhkS-m5OM0tIb09xRnZOMmtRam-NyK3hmbGI FaWltIn0%3D).



## Connect Home USA Bridges Digital Divide In Affordable Housing

HUD's ConnectHomeUSA, an initiative aimed at narrowing the digital divide in HUD-assisted communities across the country, selected Fairstead to join the 2020 ConnectHomeUSA Community Cohort. The designation will bring technical assistance resources that will provide affordable housing residents low-cost internet, devices, and digital literacy training.

Under the leadership of national nonprofit EveryoneOn and supported by HUD, ConnectHome-USA assists selected communities in building place-based solutions for narrowing the digital divide. The digital divide disproportionately impacts low-income communities, primarily due to cost. Having an in-home internet connection, a device, and the training to use them enables HUD-assisted families, students, seniors, and job seekers to access information, employment opportunities, and connections that will foster self-sufficiency.

"Never before has this initiative been so relevant, with HUD-assisted families that lack internet access and need to work and study remotely due to COVID-19. ConnectHome will assist selected communities connect to low-cost internet offers and affordable devices, which will be critical to families and students whose lives have been upended by the pandemic," said Lynne Patton, HUD Regional Administrator for New York and New Jersey. Broadband access and devices are a lifeline for job seekers and a way for seniors to access telehealth and stay in touch with their families. I congratulate Fairstead for taking action to improve the lives of their residents."

ConnectHomeUSA, a public-private collaboration to narrow the

digital divide for HUD-assisted residents, creates a platform for community leaders, local governments, nonprofit organizations, and private industry to join together and produce locally-tailored solutions for narrowing the digital divide.

Communities apply to ConnectHomeUSA which selects cohorts annually. Designated communities receive:

1. Commitments, special offers, and resources from ConnectHomeUSA stakeholders that include T-Mobile, Comcast, AT&T, ABC Mouse, Cox, and organizations that support learning
2. Direct technical assistance from EveryoneOn and HUD for help with local efforts and best practices
3. Access to a mentorship community to help guide progress
4. Access to the ConnectHomeUSA Portal, which includes resources created and curated for ConnectHomeUSA
5. Data collection and analysis through HUD
6. Exclusive opportunities from EveryoneOn for ConnectHomeUSA communities
7. Monthly webinars and newsletters providing timely guidance and content
8. Annual Summits (this year's summit took place virtually in October)

Fairstead, a leading real estate development firm in New York City, is partnering with several third-party partners under the ConnectHome initiative. One of its partners, Starry, will provide low-cost internet to 579 housing units in several of its New York affordable multifamily properties. Fairstead's collaboration with EveryoneOn through the ConnectHomeUSA network will help fund digital equipment so that

connectivity will be expanded using wireless hotspots and internet-enabled tablets. One of Fairstead's affordable Section 8 multifamily housing properties, St. Nicholas Manor Apartments, extended a connectivity solution for every unit in the property in 2019. An agreement with Spectrum was signed to include Spectrum TV and Spectrum Internet with home wifi equipment at no cost to the residents. Fairstead is working to help residents reduce cost as a barrier to services nationwide.

Fairstead aims to incorporate ConnectHomeUSA into the organization's longer-term goals to decrease the digital divide amongst its residents and communities. Currently, the impact of the pandemic has expanded the need for internet and wireless devices for connectivity amongst families, friends, and service providers. As the real estate firm works to increase its social services model, it will aim to implement numerous community services while keeping the needs of its residents as a key to cultivating relationships, enhancing resources, and providing online skills in digital literacy, workforce development, employment, and education.

ConnectHome began as a pilot program in 2015, and HUD and EveryoneOn have worked together to support the 100 selected communities located around the nation.

Successful applicants have a dedicated staff person, a strong relationship with municipal government and programs; committed local partners, and robust resident engagement.

The ConnectHomeUSA initiative lasts three years.

## USDA Changes Initial Guarantee Fee And Annual Guarantee Fee

On December 3, 2020, Rural Development published a Final Rule titled “Guaranteed Rural Rental Housing Change in Initial Guarantee Fee and Annual Guarantee Fee” in the Federal Register (Vol. 85, No. 233, pp 77985 – 77987). This rule amends 7 CFR 3565 §3565.53 to remove the specific amount of the Section 538 Guaranteed Rural Rental Housing Program Annual Guarantee fee, and adds language that the Agency will charge an Initial Guarantee Fee up to one percent of the guarantee amount. By statute, the Initial Guarantee fee is capped at one percent of the guarantee amount. The Rule will give the Agency the flexibility to make changes to fees without the admin-

istrative burden of issuing regulatory changes.

This rule does not change the existing Section 538 fee structure at this time. When the Agency does make a change to the fee structure, a notice will be published in the Federal Register, after consideration of stakeholder input and feedback on the proposed changes. USDA will encourage and facilitate stakeholder participation in this process.

The regulation will read: Changes to the initial and annual guarantee fees will be established by the Agency and will be published in a notice in the Federal Register.

(a) Initial guarantee fee. The Agency will establish and charge an initial guarantee fee of up to one percent

of the guarantee amount. For purposes of calculating this fee, the guarantee amount is the product of the percentage of the guarantee times the initial principal amount of the guaranteed loan. (b) Annual guarantee fee. An annual guarantee fee will be charged, as established by the Agency, each year or portion of a year that the guarantee is in effect. This fee is due no later than February 28, of each calendar year. The Final Rule published in the Federal Notice can be found at: [www.federalregister.gov/documents/2020/12/03/2020-25822/guaranteed-rural-rental-housing-change-in-initial-guarantee-fee-and-annual-guarantee-fee](http://www.federalregister.gov/documents/2020/12/03/2020-25822/guaranteed-rural-rental-housing-change-in-initial-guarantee-fee-and-annual-guarantee-fee).

## CDFI Awards Keep Capital Flowing

The US Treasury supports community development work through the Community Development Financial Institutions Fund (CDFI Fund). These organizations are potential partners for local housing and community development organizations that have projects in the pipeline that may not be eligible for typical state or federal community development financing. In 2020, the following upstate New York CDFIs received awards from the Treasury: Community Loan Fund of the Capital Region, Alternatives Federal Credit Union, Chautauqua Opportunities, Inc., CDC of Long Island, Empower FCU, Home Headquarters, Inc., Ithaca NHS, NYBDC Local Development Corp., and Syracuse Cooperative Federal Credit Union. Congratulations to each of these CDFIs for securing federal funds for this important work!

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