



New York State Rural Housing Coalition, Inc.

July, 2019

EPA Issues New Lead Standards More Restrictive Standards Expected To Protect Children

On June 21st, the EPA announced new, tighter standards for lead in dust on floors and window sills to protect children from the harmful effects of lead exposure. EPA is lowering the dust-lead hazard standards from 40 micrograms of lead per square foot ($\mu\text{g}/\text{ft}^2$) to 10 $\mu\text{g}/\text{ft}^2$ on floors and from 250 $\mu\text{g}/\text{ft}^2$ to 100 $\mu\text{g}/\text{ft}^2$ on window sills. The more protective dust-lead hazard standards will apply to inspections, risk assessments, and abatement activities in pre-1978 housing and certain schools, child care facilities and hospitals across the country.

Lead-contaminated dust from chipped or peeling lead-based paint

is one of the most common causes of elevated blood lead levels in children. Infants and children are especially vulnerable to lead paint exposure because their growing bodies absorb more lead than adults do, and their brains and nervous systems are more sensitive to the damaging effects of lead. They can be exposed from multiple sources and may experience irreversible and life-long health effects. Lead dust can be generated when lead-based paint deteriorates or is disturbed. The new rule directly supports the December 2018 *Federal Action Plan to Reduce Childhood Lead Exposures and Associated*

Health Impacts. These standards are incorporated into the Section 402/404 lead-based paint activity regulations. In addition, lead-based paint hazards trigger reporting obligations under the Section 1018 real estate disclosure regulations. Please refer to those regulations for information on compliance requirements regarding these hazard standards. The Final Rule can be reviewed at www.epa.gov/lead/review-dust-lead-hazard-standards-and-definition-lead-based-paint-final-rule. The rule will become effective 180 days after publication in the Federal Register. It is expected to go into effect by the end of the year.

Robust Housing Budget Passes House

On June 25th, the House of Representatives passed five bills for the FY 2020 budget that include significant funding for affordable housing and community development programs at HUD and USDA. Before the spending bills can be enacted though, Congress and the White House must reach a bipartisan agreement to lift the spending caps on defense and domestic spending required under the Budget Control Act of 2011. Without that action, there will be across-the-board cuts of approximately 10%.

Several amendments were approved for the package of bills that will increase budgets for the HUD 202 program, TBRA, Manufactured Housing Program, HUD-VASH, Indian CDBG, and Family Self Sufficiency. In addition, funding was added to better serve youth experiencing homelessness and a study on transitional housing grants. The bills also include funding to study alternative methods of calculating Fair Market Rents in hot rental markets, and to investigate delays in releasing CDBG-DR funding that holds up disaster recovery.

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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
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Bits and Pieces...

Appleton Approved To Head PD&R

On June 20th, the US Senate approved Seth Appleton to serve as Assistant Secretary of Policy Development and Research at HUD. He has served in several roles at HUD since 2017. Prior to that he was Chief of Staff for Congressman Blaine Luetkemeyer of Missouri for 8 years.

Committee Votes To Block HUD Policy On Immigrant Families

The House Financial Services Committee approved the “Keeping Families Together Act” (HR 2763) on June 12th to block HUD’s proposal to force mixed-status immigrant families to separate or face eviction.

HomeSmart NY Conference Slated

The annual conference of the HomeSmart NY network will be held from September 25-26th at the Poughkeepsie Grand Hotel in Poughkeepsie. Mark your calendar to save those dates.

Housing Counseling Website Moved

HUD has moved the website for Housing Counseling to the HUD Exchange. The URL for the new site is www.hudexchange.info/programs/housing-counseling/.

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.

30th Edition Of *Out Of Reach* Published

On June 18th the National Low Income Housing Coalition released the 30th anniversary edition of *Out of Reach* comparing wages and rents throughout the US. The report illustrates that rental housing continues to be out of reach for millions of low-wage workers and other extremely low-income renters. On average, a full-time worker in the US must earn \$22.96 per hour to afford a modest two-bedroom apartment at the fair market rent and \$18.65 for a modest one-bedroom apartment. In nine states and the District of Columbia, full-time workers need to earn more than \$25.00 per hour for a modest two-bedroom apartment. *Out of Reach* provides the Housing Wage – the hourly wage a full-time worker must earn to afford a modest rental home without spending more than 30% of his or her income on housing costs – for every state, metropolitan area, and county in the US. In 99% of counties full-time minimum-wage workers cannot afford a

modest one-bedroom apartment. In no county can a full-time worker earning the federal minimum wage or prevailing state minimum wage afford a modest two-bedroom rental home while working a standard 40-hour week. On average, a full-time minimum-wage earner needs to work 127 hours per week (more than three full-time jobs) every week of the year to afford a modest two-bedroom rental home and 103 hours per week (two-and-a-half full-time jobs) for a modest one-bedroom apartment.

It is not just minimum wage workers for whom the rent is out of reach. Seven of the ten occupations projected to experience the greatest growth over the next decade, including medical assistants, home health aides, and food service workers, provide a median wage lower than what is needed for a full-time worker to afford a modest one-bedroom apartment. Visit www.nlihc.org/oor to learn more about the Housing Wage in your local area.

HUD To Hold Lead Training In Buffalo

The Buffalo Office of HUD will host a training on July 10th on the amendment to the Lead Safe Housing Rule. These free 3-hour trainings help you review federal lead regulations and discuss the LSHR Amendment for pre-1978 housing. Presenters will provide a step-by-step explanation of how PHAs, grantees, and owners respond to cases of elevated blood lead levels in children less than 6 years old living in a federally assisted housing unit.

Seating is limited and registration is required. There will be two sessions- the morning session is geared to Administrators of tenant based rental programs, including

Continuum of Care, HOME, HOPWA, Section 8, Shelter Plus Care, and the Supportive Housing Program. The afternoon session will be targeted to administrators of conventional public housing, project based vouchers, HOPWA, Shelter Plus Care, and the Supportive Housing Program.

You may only register for one session. Register for the morning session at www.hudexchange.info/trainings/courses/lshr-amendment-training-buffalo-ny11/2905/. To register for the afternoon session, visit www.hudexchange.info/trainings/courses/lshr-amendment-training-buffalo-ny11/2906/.

Census Webinars

Update 2014 Info

The US Census Bureau held a series of webinars in June on the Survey of Income and Program Participation. It covers the survey content, design, and processing, as well as providing some handy tips for working with the SIPP dataset. The first session from June 3rd provides an overview of the dataset. The June 4th session covered Demographics and Residence data. The June 18th session covered Assets, Income, and Poverty. The webinar recordings, along with PDFs of the presentation slides and session transcripts are available online at www.census.gov/data/academy/webinars/2019/sipp-series/2014-panel-overview.html?utm_campaign=20190603mscacs1ccstanl&utm_medium=email&utm_source=govdelivery.

RRP Outreach Materials Available Online

Notwithstanding the fact that the Renovation, Repair and Painting rule has been in effect since 2010, it is clear that many small contracting firms are unfamiliar with the training requirements that apply to all firms performing home repairs and their workers. The EPA has waged an extensive campaign to educate construction firms, and to help them avoid significant fines that come with non-compliance. Despite these efforts, contractors continue to be caught without RRP credentials and fined.

Outreach materials about the RRP requirements are available at www.epa.gov/lead/lead-safe-certified-media-campaign-outreach-contractors.

Rent Control Legislation Approved

In a dramatic modification of New York's rent control laws, the state legislature recently approved an extension to the rent laws in the New York City metro area, and included language making it possible for upstate municipalities to enact similar controls.

Previously the rent regulation system sunsetted, and had to be renewed by the legislature every four to eight years. During those years when the law was up for renewal, this topic dominated all housing discussion in the legislature. The recent action makes the rent regulation system permanent unless the Legislature acts to repeal or terminate the laws. There is no sunset provision in this legislation.

The new law allows upstate counties and cities to opt-in to the rent controls. Geographical restrictions in the old law were removed, so that any municipality that meets the

statutory requirements, such as having a rental vacancy rate below 5%, may opt into rent stabilization.

Regardless of whether upstate communities opt-in, broader tenant protections will apply statewide, including the banning of tenant blacklists, limiting security deposits to one month's rent and prompt return of security deposits by landlords, protection from retaliatory eviction, requiring landlord notice of rent increases or intention to not renew a lease, among other provisions.

The new law also provides protections for mobile and manufactured housing tenants. Rent increases in parks are limited to 3%, unless the increase is justifiable, in which case the limit is 6%. If a park owner claims a hardship requiring an increase of more than 6%, they must appeal to NYS HCR for authorization for the increase.

Mobile or manufactured home tenants attempting to purchase a home from a park owner or operator will have new protections under the Rent-to-own provisions of the law. A "Homeowners Bill of Rights" rider will be required for all park leases, and seasonal residents in parks will have new protections from eviction. If a park owner or operator changes the use of the park, they are prohibited from starting eviction proceedings against a tenant for 2 years, and must provide a stipend up to \$15,000 when the tenant is evicted due to a change of use.

A joint statement by the Senate and Assembly leadership on the new rent laws was issued on June 11th, and is found at www.nysenate.gov/newsroom/press-releases/brian-kavanagh/joint-statement-senate-majority-leader-andrea-stewart-cousins.

Cooling Assistance Available

Older adults and people with certain medical conditions are at higher risk of heat-related illness. Spending at least a few hours in air conditioning is one of the best ways to be protected from extreme heat. Eligible households can apply for a Home Energy Assistance Program (HEAP) Cooling Assistance benefit, which can be used for the purchase and installation of an air conditioner or a fan to help a home stay cool. Households may be eligible for a

Cooling Assistance benefit if:

- the household gross monthly income is at or below HEAP's monthly income limits
- a household member receives SNAP, Temporary Assistance, or Supplemental Security Income Living Alone
- the household members are United States citizens or qualified aliens
- a household member has a documented medical condition worsened by heat

- the household received a regular HEAP Heating Benefit greater than \$21 this year
- there are no working air conditioners in the home, or the air conditioner is at least 5 years old
- the household has not received a HEAP-funded air conditioner in 10 years

Learn more about the HEAP Cooling Assistance Benefit and how to apply at: www.otda.ny.gov/programs/heap/#cooling-assistance or (800)342-3009.

Conference Registration To Go Live

Online registration for the 2019 Affordable Housing and Community Development Conference will go live in July. Keep an eye out for the email containing the link to the conference workshop agenda and registration information. Our host hotel, The Saratoga Hilton, is already taking room reservations for our conference. We have a special room block at discounted rates. Book your room at <https://book.passkey.com/go/NYSRuralHousing2019> to receive our special discount.

Career Opportunities

Rental Assistance Program Manager

New York State Homes and Community Renewal (HCR) is the only statewide Public Housing Authority in New York and operates one of the largest Section 8 Housing Choice Voucher (HCV) programs in the nation. In addition to the more commonly known portable vouchers for very low and extremely low-income families, HCR's administration of HCVs also encompasses Tenant Protection Vouchers, Enhanced Vouchers, and Project Based Vouchers.

Under general supervision of the Housing Choice Voucher Program Director, the purpose of this role is to serve as the subject matter expert tasked with the oversight and supervision of the following Section 8 housing programs: Project Based Vouchers, Tenant Protection Vouchers, Enhanced Vouchers and other Section 8 programs as assigned. The Rental Assistance Program Manager will coordinate and liaison with developers, property managers, LAs, participants, and HCR staff to facilitate compliance with federal Section 8 requirements throughout the affordable housing development lifecycle. A Bachelor's degree or higher in a relevant field of study is preferred by not required.

A minimum of five years of experience in the administration of Section 8 Housing Choice Vouchers, working for a Public Housing Authority, government entity, developer, property manager, or private consultant.

To apply, please send resume and cover letter to: Jobopportunities@nyshcr.org. EOE

Community Developer Trainee

NYS Homes and Community Renewal has an Albany opening for a Community Developer Trainee, providing support for the administration of grant projects.

This position will support the review and processing of grant agreements, payment requests and correspondence for OCR grant programs including the Neighborhood & Rural Preservation Programs. This position requires a candidate with high-level attention to detail and advanced organizational skills. Bachelor's degree in humanities, public or business administration with a minimum of two (2) years of professional work experience in grants or contract management position required and an interest in housing, community and economic development preferred. The estimated starting salary is \$46,117 with an increase after the successful completion of the first year of the traineeship and an estimated salary of \$57,880 following completion of the second year of the traineeship.

To apply, please send resume, cover letter, and writing sample to: HT-FCJobs@nyshcr.org Please include the name of the position that you are applying for in the subject line. New York State is an Equal Opportunity Employer

Grant Project Manager

NYS HCR has an opening for an Albany-based Grant Project Manager. This position will support the New York Main Street program and other downtown revitalization grant activities administered by the Office of Community Renewal. Project Managers in OCR oversee a portfolio of grant projects by providing technical support to applicants and awardees, processing payment requests and monitoring project progress and compliance. The estimated starting salary is \$60,000. Bachelors Degree plus 2 years experience in grants or project management required. Experience or interest in historic preservation, downtown revitalization, housing, economic development preferred. Occasional travel required.

To apply, please send resume, cover letter, and writing sample to: jobopportunities@nyshcr.org Please include the name of the position that you are applying for in the subject line. 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.

TechSoup Video Slated

TechSoup will hold a webinar on July 23rd about Promoting Your Cause with video. The webinar will demonstrate the use of Adobe Premiere Rush to deliver impactful content to get your organization noticed (and drive donations). For more information, visit https://webinars.techsoup.org/07/23/2019-telling-your-organizations-story-with-video?utm_campaign=TechSoup%20Courses%20-%20General%20Promo&utm_medium=email&_hsenc=p2ANqtz-_C0tYzukJ_2o12_T6j5NuM538J_6a9iBFeW3zDI13kEWtCVSfO6OYP_cVbX9rNC5-G45yqLKhaay4NioU4PzYfItZ-vCcxw&_hsmi=73757862&utm_content=73757860&utm_source=hs_email&hsctaTracking=bb49f767-c5a5-418d-bd73-118c71ddc17f%7C711a4126-bfcb-498d-9295-c8f045ce5bec.

Tax Credit Improvement Act Introduced

A proposal to improve the Low Income Housing Tax Credit was introduced on June 4th in the US Senate. The bipartisan proposal, the Affordable Housing Tax Credit Improvement Act, would expand the Housing Credit by 50% and increase existing incentives to encourage developers to build rental housing affordable to extremely low income households, as well as families living in underserved tribal communities and rural areas. The goal is to make it more financially feasible to serve those with the greatest needs. More information on the bill is found at <https://tinyurl.com/yxpfuyao>.

BoardSource Publishes Financial Guide

Board members must maintain a close eye on the financial direction of any nonprofit organization and its economic stability if they are to truly fulfill their fiduciary responsibility. Written in nontechnical language, this book is the perfect guide to help board members with or without an accounting background understand their sometimes-complicated financial oversight responsibilities.

Major topics include budgeting and forecasting, financial statements, risk management, and financial policies and procedures. The book may be ordered for \$29 at <https://boardsource.org/product/financial-responsibilities-nonprofit-boards-third-edition/>.

USDA Updates Underwriting System

On June 13th, USDA Rural Development released a new Guaranteed Underwriting System and Uniform Residential Loan Application for single family home loans. Lenders must use the new system for applications for mortgage loan guarantees after February 1, 2020, although they have the option to begin using the application as of July 1st. The new application conforms to Fannie Mae and Freddie Mac formats.

The URLA may be viewed at www.fanniemae.com/singlefamily/uniform-residential-loan-application.

Frustrated About Fundraising?

Send your board members the link to the Boardsource blog- 'Setting and Executing Nonprofit Fundraising Goals: A Guide.' Your board will find tips on strategizing the fundraising process, breaking the subject down into action steps that make sense.

The link is <https://blog.boardsource.org/blog/setting-and-executing-nonprofit-fundraising-goals-a-guide>.

Rural Gets No Respect

Shelterforce published an article on June 19th by Joe Belden asking "Why doesn't rural housing get any respect?" Mr. Belden focused on the White House budget proposals for housing programs located within the USDA Rural Development for analysis.

Belden notes that "under the radar, Trump's budget again proposes to eliminate or sharply cut most rural housing efforts and some other USDA rural programs. It also remains to be seen whether another government shutdown might come later this year, with the 2020 elections looming and the president again demanding border wall funding."

"In the Trump budget proposals, there is something of a clever trick. The bottom-line amount for USDA housing declines from \$29.8 billion in 2019 to \$29.1 billion in 2020. So maybe this isn't so bad? But most of that total is \$24 billion in single-family homeownership mortgage guarantees. Hidden in the total number is the zeroing out of small programs for the neediest. The appearance of a relatively small cut is accomplished by increasing slightly the few remaining accounts", says Belden.

Fortunately, Congress appears to support USDA programs, reinstating many Administration cuts. Read the article at <https://shelterforce.org/2019/06/19/why-doesnt-rural-housing-get-any-respect/>.

HUD Certification Rule

This is an early heads up about a webinar sponsored by RCAC in August on **How to Comply with the New HUD Certification Rule**. RCAC's July webinar for housing counselor certification is already sold out, so these are proving very popular.

The Final HUD Certification Rule was published August 1, 2017 and we have just over a year to ensure compliance. Do you still need to take the exam and aren't sure how to do it? Do you know how to set up an administrator in FHA to complete certification? What does the final rule mean after August 1, 2020?

The Certification Rule webinar will be held on August 20th from 1:00 - 3:00 Eastern Time. Registration for this webinar is \$50.

The register, visit www.events.rcac.org/assnfe/ev.asp?ID=1780.

Enterprise Names New CEO

Priscilla Almodovar has been named CEO of Enterprise Community Partners. Ms. Almodovar will lead Enterprise across its markets, programs and product lines nationwide as they work to create opportunity through affordable housing in diverse, thriving communities. Enterprise made the announcement on June 19th. She will start her new position in September. Ms. Almodovar has worked most recently as Managing Director at JP Morgan Chase, where she worked in commercial real estate and community development.

You may remember Ms. Almodovar from her time at the NYS Housing Finance Agency, overseeing multifamily housing finance efforts.

USDA Announces Water And Sewer Grants

USDA Rural Development announced the award of grant and loan funds to assist in the development of water and sewer systems in five rural communities in New York on June 26th. The awards were part of the announcement of 71 awards for infrastructure projects across the country.

The projects awarded are:

- The Town of York in Livingston County will receive \$1,038,000 in loans and \$830,000 in grants to extend water lines along Anderson Road to serve 189 families.
- The Town of Alexandria in Jefferson County will receive \$2,191,000 in loans and \$1,061,000 in grants to build a sewer treatment system serving 386 residents currently served by septic tanks.
- The Town of Pomfret in Chautauqua County will receive \$3,224,000 in loans to install new water distribution in the LilyDale area, serving approximately 700 residents.
- The Town of Schroepfel in Oswego County was awarded \$2,554,000 in loans and \$1,200,000 in grants to create a new municipal water distribution system.

Earlier in the same week, Rural Development also announced grant awards from the Community Facilities Program, and four projects were awarded in upstate New York communities. Similar to the infra-

structure projects noted above, these projects are financed by a combination of grants and loans, determined by financial need of the community based on Census data. The projects awarded in this round are:

- The Town of Fowler in St. Lawrence County received \$187,000 in loans and \$33,000 in grants to purchase a new plow truck.
- The Town of Norfolk in St. Lawrence County received \$20,000 in loans to purchase a new police car.
- The Town of Stockholm in St. Lawrence County received \$160,000 in loans and \$30,000 in grants for the purchase of a new plow truck.
- The Town of Hammond in St. Lawrence County will receive \$630,000 in loans and \$100,000 in grants to build a new town office building to house court functions, records storage and a library. Once completed the town will vacate their current building, which will be converted to a public theater.

Across the country, the \$50 million (of a total of \$2.8 billion appropriated by Congress in 2019) Community Facilities grants and loans will benefit 631,000 rural Americans. More than 100 types of projects are eligible for Community Facilities funding, and municipalities and nonprofit agencies may apply for financing. Projects must be located in communities with populations of 20,000 persons, or less.

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!

Housing Counseling Training Coming To Albany

RCAC will sponsor a training for Developing Effective Program Manager Skills in Albany from August 12-16th. Managing your housing counseling program can be a challenge especially in times of reduced grant income. To help you succeed, RCAC's class covers these important areas of program management: HUD requirements for housing counseling agencies, drafting a counseling plan that meets HUD requirements, how to submit an invoice to HUD, drafting an effective disaster recovery plan, quality control plan and how to monitor them, building sustainability in your counseling program with a greater focus on community impacts, keys to marketing your counseling pro-

gram using social media, and staff management.

This training is designed to help you draft a counseling program that meets HUD requirements, draft a quality control plan (and how to monitor), comply with OMB Uniform Guidance, and build sustainability into your counseling program.

Scholarships for this training are available. It will be held at the Hampton Inn and Suites on Chapel Street in downtown Albany (near the Coalition offices!) To register, visit: www.events.rcac.org/assnfe/ev.asp?ID=1705. Please contact Teresa Bardwell at (720) 234-9565 or tbardwell@rcac.org for more information.

Council Formed On Housing Barriers

President Trump issued an Executive Order on June 25th to create the White House Council on Eliminating Barriers to Affordable Housing. HUD Secretary Ben Carson was named chair of the Council. The Council will be comprised of representatives of 8 federal agencies, tasked with exploring the reduction of federal regulations that prevent the production of more housing stock. The Council has a deadline date of January, 2021 to identify federal regulations and administrative actions that can be eliminated, and to align federal programs with state and local efforts to reduce administrative burdens that impact the level of housing production across the country.

Visit our website at www.ruralhousing.org
'Like' us on Facebook for up-to-the-minute news



79 North Pearl Street
Albany, New York 12207

Housing Counseling Grants

Wells Fargo Housing Philanthropy will open their online application portal for the Homeownership Counseling Grant program on July 1st. Applications are due by July 30th. Local housing agencies with a minimum of two years housing counseling experience are eligible to apply. The program supports homebuyer counseling, homebuyer education and foreclosure prevention counseling. There does not appear to be any geographic restriction on this grant program, although grant decisions are made by local Wells Fargo staff.

Visit www.wellsfargo.com/about/corporate-responsibility/community-giving/housing-philanthropy/index for more information.