



Rural Delivery

New York State Rural Housing Coalition, Inc.

June , 2014

President Nominates Donovan To Head OMB

Julián Castro to Head HUD

At a White House ceremony on May 23rd, President Obama formally nominated current HUD Secretary Shaun Donovan to be the next Director of the White House Office of Management and Budget, and San Antonio Mayor Julián Castro to be the next Secretary of HUD. These pending nominations had been widely reported in the press for several days before the White House announcement.

The transition of Secretary Donovan from HUD to OMB bodes well for low income housing policy. First, having an OMB Director who understands the importance of housing will bring more attention to the housing needs of low income people to the White House inner circle. Second, OMB has clearance authority over all federal regulations. Advocates have been waiting for the final regulations for the Na-

tional Housing Trust Fund and Affirmatively Furthering Fair Housing for some time and hope that Secretary Donovan can speed them along when he moves to OMB.

Mr. Donovan will replace Sylvia Mathews Burwell at OMB; Ms. Burwell has been nominated to be the Secretary for Health and Human Services. Senate confirmation is required for the OMB Director as well as for Cabinet Secretaries.

Finger Lakes Disaster Response Announced

On May 23rd, Governor Andrew Cuomo announced a new round of immediate state disaster recovery assistance to help residents and business owners who incurred damage from mid-May's flash flooding that severely damaged nearly 150 homes in Yates County in the villages of Branchport, Penn Yan, and Dresden, and the towns of Jerusalem and Italy.

In the immediate wake of these most recent floods, the Governor is deploying disaster assistance recovery units and insurance specialists to Yates County to help victims navigate issues with their insurance companies, so that they can properly claim and receive whatever payments they are entitled to under the terms of their insurance policy. Disaster Recovery Assistance staff

helped residents and businesses complete applications on Friday, May 23rd and Saturday, May 24th. Impacted Yates County homeowners and renters will be able to apply directly to the state for assistance. Eligibility will be based on the applicants providing confirmation their damage is a direct result of the Finger Lakes' flooding from May 2014, and is for damages not already covered by existing insurance policies. Affected homeowners, renters and small business owners who qualify must submit an application within 15 days of the program's announcement.

The Yates County Disaster Recovery Assistance Program is being coordinated through New York State Homes and Community Renewal, the Department of Financial Ser-

vices and the Department of Homeland Security and Emergency Services. For additional information on the Yates County Disaster Assistance Recovery Program, please visit: www.nyshcr.org/programs/nys-flood/.

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Rural Delivery

Rural Delivery is published by the
New York State Rural Housing Coalition, Inc.

The Coalition is a non-profit statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers.

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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...

Entrepreneurship Grants Sought

The Farash Foundation is accepting applications for grants for programs that support innovation by entrepreneurs in Monroe and Ontario Counties. The deadline for applications is July 15th.

Farash also operates a Building Repair Emergency Fund that accepts applications on a continuing basis. For more information, visit www.farashfoundation.org/Default.aspx?RD=1180.

Supportive Housing Conference

The NYS Supportive Housing Conference will be held in New York City on June 5th at the Marriott Marquis Hotel in New York City. For registration information and the program agenda, visit www.network-conference.org/.

United For Homes Receives Additional Endorsement

On May 19th, the Women's National Democratic Club became the 1587th organization to endorse the United For Homes campaign, which seeks to raise funds for the National Housing Trust Fund through reform of the mortgage interest deduction.

The Women's National Democratic Club was founded in 1922 after the passage of Women's Suffrage, and its founding members included First Lady Eleanor Roosevelt. She broadcast her radio addresses from the club's headquarters.

The Woman's National Democratic Club voted to support the United for Homes Campaign in their continuing efforts to assure social and economic justice for all Americans, especially those who are facing poverty-which makes up more than 70% of women-headed households.

Federal and U.S. military employees can support the Rural Housing Coalition through the annual Combined Federal Campaign (CFC). If you are a federal government or military employee and would like to donate through the CFC, please enter CFC code #9614 on your pledge card during the next fund drive.

Notice of Public Hearing NYS Annual Action Plan

To administer federal funds for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs, New York State must prepare an Annual Action Plan (AAP). New York State's next AAP will describe the State's anticipated use of federal CDBG, HOME, ESG, and HOPWA funds in 2015 to address affordable housing and community development needs identified in its Consolidated Plan for 2011-2015. This AAP will also describe the State's methods for distributing these funds to local grantees.

Interested individuals and organizations are encouraged to participate in the development of New York State's 2015 AAP by submitting written comments to: NYS HCR, Attention: Alison Russell,

38-40 State Street, Albany, NY 12207, or HCRCOnPln@nyshcr.org. All written comments must be received by June 13, 2014.

The public is encouraged to offer oral comments at public hearings on June 3rd and June 4, 2014. On June 3rd, the first public hearing will be held from 10:00 - 11:00 AM and the second from 2:00 - 3:00 PM. On June 4th, the first public hearing will be held from 12:30 - 1:30 PM and the second from 2:30 - 3:30 PM. Hearings will be held concurrently at the following four New York State Homes and Community Renewal offices: 25 Beaver Street in NYC; 38-40 State Street in Albany; 620 Erie Boulevard West in Syracuse; and 535 Washington Street in Buffalo. Each site is accessible to individuals with mobility impairments. Attendees must present a driver's license or other government-issued photo ID upon entry.

CHDO Workshops Announced By HUD

Registration is open for June workshops for Community Housing Development Organizations (CHDOs) to orient them to changes in the 2013 final rule for the HOME Investment Partnerships (HOME) program. The sessions will focus on the final rule's CHDO-specific provisions, and offer strategies to build and demonstrate the capacity an organization needs in order to receive CHDO set-aside funds. The HOME statute requires that 15% of a participating jurisdiction's HOME allocation be set aside for use by organizations that meet CHDO criteria.

The two and one-half-day June trainings will be held in Minneapolis, Chicago, New Orleans, Miami, San Francisco, and Los Angeles. HUD will offer travel and lodging scholarships for CHDOs with budget limitations. More workshops are scheduled in other cities throughout the summer.

CHDOs can register for the June workshops at the CHDO Workshop News page at: <http://bit.ly/1jXTiTd>. Get more information about the final HOME rule at OneCPD: www.onecpd.info/home.

HOME Capital Projects Approved

At the May 8th Board Meeting of the Housing Trust Fund Corporation, HOME program capital awards were confirmed for four multifamily projects across the state. HOME funding was awarded to:

- Catherine Gardens Phase II, a twelve unit family project in Plattsburgh, sponsored by the Senior Citizens Council of Clinton County, Inc. The new construction project will consist of eight 1 bedroom units and four 3 bedroom units. The HOME award of \$685,000 is part of a total development package of \$2,185,000.
- Walnut Avenue Homes, a 41 unit family and DV project in Niagara Falls. The project is a combination of new construction and historic rehab. The \$1,037,066 in HOME funds represents 11.5% of the total \$11 million project.
- Salina Crossing, a 49 unit mixed use project in Syracuse, involving a combination of historic rehab and new construction. The \$3,677,934 HOME investment will leverage \$14,754,670 in total financing.
- Ludlow Commons, a 71 unit HUD 202 project in Yonkers. The \$100,000 in HOME funding will be combined with HUD 202 financing to build an 8 story senior housing complex that should achieve LEED gold status. The total project cost is \$25,146,832. Deep rental subsidies will be provided, and 11 units will serve frail elderly. The project includes an on-site unit for a building superintendent.

Save The Dates!

September 15, 16, and 17, 2014

**35th Annual Affordable Housing and
Community Development Conference**

2007 HOME Funding At Risk Of Recapture

HUD announced on May 19th that unspent and uncommitted HOME program funds awarded in 2007 are subject to recapture if still unspent in September of this year. A total of 23 grants across New York are subject to recapture, ranging in size from a low of five cents in Elmira to a high of \$422,890 for a grant in New York City. In some cases, the funding has been committed, but not yet drawn down, while in other cases the funding has not yet been committed to a project or program.

HUD's rules for the HOME program are quite specific in requiring participating jurisdictions to meet timetables for both committing HOME funds to projects and drawing down the funding. The New York State PJ has five grants that are subject to recapture, totaling \$415,595.75. They range from a low of \$4,597.61 in Warren County to a high of \$250,000 in Suffolk County.

All told, New York's various PJs are poised to lose \$1,957,163.50 in federal resources.

FHA Seeks To Improve Credit Access

Recognizing that tightening of the credit markets in the wake of the recession has substantially reduced the ability of households with credit scores below 680 to purchase homes, the FHA is exploring ways to improve access to mortgage credit for a larger swath of the home buying public. A new publication, **Blueprint For Access** (http://portal.hud.gov/hudportal/documents/huddoc?id=BlueprintAccess5_9_2014.pdf) details the FHA rationale and planned steps to increase the potential for sale of mortgages in the secondary market for buyers with credit scores between 580 and 680.

The report notes that one of the most effective strategies for increasing access is to require/encourage/support access to housing counseling services for home buyers, highlighting the statistic that counselled homebuyers are 29% less likely to become delinquent on their mortgages. However, the report is silent on the issue of how those counseling services should be paid for (see related article on Page 7). Given the reduction in access of nonprofit housing agencies to HUD housing counseling funding in recent years,

and the complexity in getting paid for that work even when funds have been allocated, this is an important issue. Under a 4 year demonstration program known as Homeowners Armed with Knowledge (HAWK), FHA offers discounts on mortgage insurance premiums that offer potential to save borrowers as much as \$9,800 over the life of a \$180,000 FHA-insured loan. That significant savings may be a marketing opportunity for housing agencies that already have a fee-for-service schedule for their homebuyer clients. Sadly, the report is completely silent on any other strategies for building a cost recovery system for the housing counseling providers into the HAWK program.

This summer, FHA plans to publish a Federal Register Notice about the HAWK program, and publish a Mortgagee Letter, Housing Notice, and Final Federal Register Notice. In addition, FHA will expand Handbook 3 by posting for feedback sections on Appraiser, Condominiums, and 203K, and publish the Application-Endorsement (Origination) Section. Phase 1 of HAWK will begin in the fall.

Pre-development Financing Available

The Enterprise Community Loan Fund strives to offer flexible, innovative loan products to help make it possible for developers and non-profit organizations to create sustainable, affordable housing and community facilities.

- Predevelopment Loans: Available for third-party due diligence, deposits for site control, permits and applications and consultant fees
- Acquisition Loans: Available for land and building acquisition, predevelopment costs and critical repairs
- Mini-Permanent, Community Facilities: Available for land and building acquisition, predevelopment costs and critical repairs
- Acquisition/Mini-Permanent: Housing: Available for the acquisition of operating buildings, predevelopment costs and critical repairs
- Construction and Bridge Loans: Available for construction of community facilities and housing developments

Enterprise Community Loan Fund is a program of Enterprise Community Partners (formerly the Enterprise Foundation). For more information, visit: www.enterprisecommunity.com/financing-and-development/community-development-financing/loan-fund-products#sthash.PK4I-yLGE.dpuf.

*Have you returned your
2014-2015
Coalition Membership?
Please be sure to renew now.
We don't want to lose you.*

Micro-Lending NOFA Issued

The USDA issued a NOFA on May 20th for nearly \$24 million in micro-lending funds under the Rural Microentrepreneur Assistance Program. Microenterprise Development Organizations may borrow between \$50,000 and \$500,000 under this NOFA. A 15% local match is required.

The RMAP program is designed to support the development and ongoing success of rural microentrepreneurs and microenterprises (businesses generally with 10 employees or fewer).

Applications are due by June 30th. Award announcement is anticipated in September, 2014. Access the Federal Register notice at www.gpo.gov/fdsys/pkg/FR-2014-05-20/pdf/2014-11447.pdf.

Rehab Rap Save The Dates

The Buffalo Office of HUD will hold Rehab Rap calls on July 23rd, September 24th, and November 19th. Topics will be announced at a later date, but in the meantime, save those dates on your calendar!

Rehab Rap is a facilitated discussion among Upstate NY HUD CPD Grantees working on housing rehabilitation. It's an opportunity to learn, share what works and inspire dialogue among grantees. It is an informal opportunity to hear the latest and ask questions.

To sign up for email alerts on upcoming conference calls, send a message to Jill Casey at the Buffalo HUD office at jill.m.casey@hud.gov.



Career Opportunities

Social Worker

Lantern Organization is a not for profit housing developer and service provider housing more than 1,400 single adults and families living with special needs. Lantern Community Services (LCS), the social service affiliate of Lantern Organization, provides a complement of counseling and supportive services to help residents stabilize their lives, maintain their housing stability and advance towards their individualized goals, including financial independence. LCS is hiring a Social Worker to provide services on Long Island.

The Social Worker is responsible for working with tenants towards achieving maximum independence,

community integration and comprehensive physical and emotional health who have recently transitioned out of higher levels of community care. The SW integrates clinical counseling and case management services that emphasize recovery and wellness, personal growth, housing stability, and fosters independence. This position will work as a member of an interdisciplinary team in the Scattered Site Supported Housing Program.

Apply by email to swposting.scatteredsite@gmail.com. Visit www.lanterngroup.org/ for more information. Lantern Community Services is an equal employment opportunity employer.

Social Worker-Supportive Housing

The Veterans Health Administration has an opening for a Social Worker for their Supported Housing (HUD-VASH) Program. This position is located within Behavioral VA Health Care Line at the VA Medical Center, Bath, New York. This Social Worker is assigned to the Housing and Urban Development-VA Supported Housing (HUD-VASH) Program. Responsible for providing case management for a caseload of Veterans in the HUD-VASH program. The social worker is responsible for reviewing agreements between Section 8, landlords, Public

Housing Authorities and the VA in establishing appropriate referral sites for HUD-VASH placements. GS-9 is the entry level grade for the GS-185 social work series and is used for social workers with less than one year of post-MSW experience and for social workers who are not yet licensed or certified at the independent practice level.

For more information, visit www.usajobs.gov/GetJob/ViewDetails/370816600. VA encourages persons with disabilities to apply. Veterans preferences apply to this position.

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.

Distance Learning Grants Available

July 7th is the deadline date for the USDA Rural Development Rural Utilities Service Distance Learning and Telemedicine Program. Nonprofits, school districts and municipalities are eligible to apply.

This grant is a competitive program which provides grant funding for distance learning and telemedical equipment and related software to applicants that submit project proposals well planned to improve and increase quality educational and medical services in rural communities. The grant-funded technology must create multimedia interfaces so that video endpoints at distant locations can facilitate educational and training courses between rural students and teachers and facilitate medical care between rural patients and medical or health specialists. Distance learning has been demonstrated to be a vital resource for geographically isolated rural communities in New York, such as in the Adirondacks.

For more information, visit www.rurdev.usda.gov/UTP_DL-TResources.html.

Community Connect Grants Due

USDA's Rural Utility Service has issued a NOFA for the Community Connect Program, to provide grants between \$100,000 and \$3,000,000. The purpose of the Community Connect Grant Program is to provide financial assistance in the form of grants to eligible applicants that will provide currently unserved areas, on a "community-oriented connectivity" basis, with broadband service that fosters economic growth and delivers enhanced educational, health care, and public safety services. The Rural Utilities Service will give priority to rural areas that have the greatest need for broadband services. Applications are due to USDA by July 7th. For more information, visit www.grants.gov/web/grants/view-opportunity.html?oppId=255775.

Section 538 NOFA Issued

USDA issued a NOFA on May 15th for the Section 538 Guaranteed Rural Rental Housing Program. Applications will be accepted until December 21, 2015.

Anyone interested in submitting an application for funding under this program is encouraged to consult the Rural Development Web site www.rurdev.usda.gov/HADGuaranteed_Rental_Loans.html periodically for updated information regarding the status of funding authorized for this program.

Qualifying Properties: Qualifying properties include new construction for multi-family housing units and the acquisition of existing structures with a minimum per unit rehabilitation expenditure requirement in accordance with 7 CFR 3565.252. Also eligible is the revitalization, repair, and transfer (as stipulated in 7 CFR 3560.406) of existing direct Section 515 housing and Section 514/516 Farm Labor Housing (transfer costs are

subject to Agency approval and must be an eligible use of loan proceeds as listed in 7 CFR 3565.205), and properties involved in the Agency's Multi-Family Preservation and Revitalization (MPR) program. Any form of Federal, State, and conventional sources of financing can be used in conjunction with the loan guarantee, including Home Investment Partnerships Program (HOME) grant funds, tax exempt bonds, and Low Income Housing Tax Credits (LIHTC). Application scoring gives preference to projects located in very small communities, with populations below 5,000.

The Federal Register NOFA is found at www.gpo.gov/fdsys/pkg/FR-2014-05-21/pdf/2014-11733.pdf.



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Housing Counseling Grants Awarded

On May 22nd, HUD announced the latest round of Housing Counseling Grants. A total of \$2,375,778 was awarded to 17 organizations in New York. The housing counseling agencies receiving this funding are:

- NYS Office for People With Developmental Disabilities in Albany;
- Metro-Interfaith Housing Management in Binghamton;
- ACCORD Corp. in Allegany County;
- Arbor Housing and Development in Steuben County;
- Cortland Housing Assistance Council in Cortland County;
- American Debt Resources in East Northport, Long Island;
- City of Fulton Community Development Agency in Oswego County;
- Community Action in Self Help (CASH, Inc.) in Wayne County;

- Franklin County Community Housing Council in Franklin County;
- Credit Advocate Counseling Corp. in New York City;
- National Federation of Community Development Credit Unions in New York City;
- National Urban League in New York City;
- New York Mortgage Coalition in New York City;
- New York State Housing Finance Agency in New York City;
- Niagara Falls Neighborhood Housing Services in Niagara County;
- Keuka Housing Council in Penn Yan, Yates County;
- Better Neighborhoods, Inc. in Schenectady County.

With the exception of 4 New York City-based grantees, all of the grant awards were \$16,000 or less.

Non Profit Training Support Available

Grants from the TD Charitable Foundation Nonprofit Training Resource Fund will be awarded to eligible organizations for employees to attend approved classes and courses that will enhance their job performance. The Foundation accepts applications on a rolling basis and makes awards monthly.

Organizations eligible to apply must have a 501(c)(3) status, be located in a TD Bank, NA market area, and have a mission/focus that promotes one of the following:

- Affordable housing for low- to moderate-income individuals
- Increased economic (small business) development

- Financial literacy for low- and moderate-income youth, individuals or families
- After-school or extracurricular programming for low- and moderate-income children

Funding of up to \$1,000 is available per applicant. A total of \$200,000 is available under this program this year. Classes and courses must be pertinent to the job the employee performs and should be scheduled at least 30 days from the application submission.

For more information, visit www.tdbank.com/community/training_resource_fund_guidelines.html?state=CT&city=284.

Grant Window Open

BBVA Compass has a grantmaking program for community development activities that is currently accepting applications. The application deadline is September 30th.

Funding priorities under community development include:

- Creating and sustaining affordable housing
- Delivering alternative financial services and products to low- to moderate-income communities through CDFIs
- Revitalization of low- to moderate-income neighborhoods, facilitate job creation. Delivery of financial education and financial literacy to children, adolescents and adults, especially in LMI communities.
- Supporting entrepreneurship and provide economic development for minority and underserved groups.

Applicants must register for and participate in a conference call before submitting an application. For more information, visit www.bbva-compass.com/compass/responsibility/foundations.jsp.

Georgia Pacific Foundation Grants

The Georgia Pacific Foundation is accepting grant proposals in support of affordable housing from January 1st through October 31st under the Foundation's Community Enrichment priority. Applicants should be within 30 miles of a GP facility. It is recommended that applicants submit proposals early in the grant cycle. The application must be submitted online. Applicants must first take an eligibility survey before they have access to the online application.

The Foundation website can be found at www.gp.com/GPCOM/Company/Community/Foundation.



Voter Engagement Webinar Slated

The National Low Income Housing Coalition continues its Voterization efforts in 2014 by offering a series of webinars to train advocates and service providers on how to carry out effective voter engagement programs. The first webinar, "Voter Registration and the Challenge of Voter Suppression," will take place on Thursday, June 12th, at 2:00 PM.

The presentation will provide background information on the importance of tenant voters, and discuss the rules governing voter registration for 501(c)(3) organizations. The webinar will review the NLIHC Voterization Plan in detail, and provide tips and best practices for voter registration drives. Participants will explore some of the more challenging aspects of recent efforts to suppress voter turnout. Resources available to local voter registration campaigns will be demonstrated during the presentation.

The entire House of Representatives and 36 Senate seats are up for election this November. A strong turnout from low income renters is essential to making affordable housing a high priority in the next Congress. RSVP for the webinar at: <http://bit.ly/1m7uieJ>.

Gannett Foundation Grants Available

The deadline for applications to the Gannett Foundation is August 29th. The Gannett Foundation's Community Action grants support local organizations with funding priority given to programs that focus on education and neighborhood improvement and economic development, among other priorities.

Organizations with 501(c)(3) status that are located in a community serviced by a Gannett newspaper or broadcast station are eligible to apply for funding. The New York markets that are eligible are:

- Binghamton
- Buffalo
- Elmira
- Ithaca
- Poughkeepsie
- Rochester
- White Plains
- New York City

The average grant amount is in the \$1,000 to \$5,000 range. Grant applications are considered twice a year. Applicants can submit a proposal to the contact at the daily newspaper or television station in his/her area by February 28th or August 29th to allow time for the local review process. Application deadlines may differ by location. Contact the local newspaper or broadcast station for deadline information.

Application guidelines are available online at www.gannettfoundation.org/GUIDELINES.htm.

HHAP NOFA Released

The NYS Homeless Housing and Assistance Corporation will make available funds under the Homeless Housing and Assistance Program through an open Request for Proposals. The RFP was released on May 30th and HHAC will accept applications for funding beginning on June 30th, 2014.

A webcast describing HHAP and the application process will be broadcast on June 10th from 9:00 AM until noon. A link to the web-

cast will be posted on the OTDA website 5-7 days before the broadcast at <https://otda.ny.gov/news/meetings>.

Under HHAP, grants and loans are provided to acquire, construct and rehabilitate housing for persons who are or would otherwise be homeless. Eligible projects may provide permanent, transitional or emergency supportive housing to homeless single individuals or families, including New York/New

York III eligible households. Not-for-profit corporations and their subsidiaries, charitable organizations, municipalities, public corporations, and public housing authorities are eligible to apply for HHAP funding. The 2014-15 state budget includes \$63 million in funding for HHAP.

The NOFA, RFP, and application can be found at <http://otda.ny.gov/contracts/2010/HHAP/>.



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