



CFA Applications Due July 29th

Applications for many of New York State's community development and economic development programs are due on July 29th. While most state housing programs are still funded under the Unified Funding process of HCR, some community development programs are included in the CFA process. In this, the latest round of CFA applications, \$5 million is available for NY Main Street awards, and \$25 million is available for the NYS Community Development Block Grant program.

CFA applications are submitted to the Regional Economic Development Council for review. Applications should be consistent with the strategic plan that has been developed for each REDC region.

NYS CDBG applicants must address and resolve a specific community or economic development need within one of the following areas: (1) Public Infrastructure (2) Public Facilities (3) Community Planning (4) Microenterprise. Seventy per cent of CDBG activities must benefit low and moderate income persons. Planning grants are limited to \$50,000. Microenterprise programs are capped at \$200,000. Public infrastructure grants are limited to \$750,000 except in the case of joint applications, where the limit is \$900,000. Public facility grants

are limited to \$300,000.

The NY Main Street program provides resources to invest in projects that provide economic development and housing opportunities in downtown, mixed-use commercial districts. A primary goal of the program is to stimulate reinvestment and leverage additional funds to establish and sustain downtown and neighborhood revitalization efforts. Applicants are encouraged to identify well-defined Main Street areas to maximize the impact that the funds will have on the community. The proposed activities must be carried out in a program target area of generally no more than three contiguous blocks which has experienced sustained physical deterioration, decay, neglect, or disinvestment, and has a number of substandard buildings or vacant residential or commercial units. Match requirements apply. Eligible applicants for NYMS Program applications are units of local government or organizations incorporated under the NYS Not-for-Profit Corporation Law that have been providing relevant service to the community for at least one year prior to application.

Other state agencies also offer programs under this system- please review the website. The application portal for the CFA process is found at <http://regionalcouncils.ny.gov/>.

There are still opportunities to attend workshops during the month of June for the latest round of Consolidated Funding Applications. Local workshops will be held on:

- June 1, Jamestown Community College, Olean
- June 2, Proctor's, Schenectady
- June 7, Stony Brook University, LI
- June 8, Genome Center, Manhattan
- June 9, Genesee Community College, Batavia
- June 10, Clarkson Univ., Potsdam
- June 13, Iona College, New Rochelle
- June 16, SUNY Oneonta
- June 17, Onondaga Community College, Syracuse
- June 23, Corning Community College, Corning

For more information on the workshop schedule, visit: <http://regionalcouncils.ny.gov/genericcfa/2016-cfa-workshops>.

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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.

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...

National Housing Trust Fund Development Resources

The National Low Income Housing Coalition has produced two new resources for advocates, state agencies and developers related to developing and operating housing affordable to extremely low income households with National Housing Trust Fund resources. They are posted on the NLIHC HTF website at: <http://nlihc.org/issues/nhtf>.

Conference Teaser

The upcoming Affordable Housing Conference in Oswego will begin with a presentation on historic architecture as part of Oswego County's bi-centennial celebration on the evening of September 14th. This session will be open to the public as well as conference attendees. Plan on coming early to take advantage of this presentation.

There will also be a training workshop on the resources available from Land Banks for community revitalization work on September 15th.

Out of Reach 2016 Released

The National Low Income Housing Coalition released the 2016 version of Out Of Reach last week. This annual study calculates the wages needed to be earned to afford to rent a modest two bedroom apartment in markets across the country. New York has the dubious distinction of having the 4th highest housing wage in the country. A minimum wage worker must work 119 hours per week to afford to rent a two bedroom apartment on average in the state. Suffolk County is the most expensive rental market, and Putnam County comes in at #5 on the list of most expensive rental markets in the state.

For more information, visit <http://nlihc.org/oor>.

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.

Leadership Topic Of June 21st Presentation

Tom Murphy, former Mayor of Pittsburgh, and currently a Senior Fellow at the Urban Land Institute, will speak on the necessity for decisive leadership to bring about change in our communities on June 21st at the Pattern for Progress luncheon at the Poughkeepsie Grand Hotel. Registration is \$45 per person for Pattern members, and \$55 for non-members.

Mr. Murphy was Mayor of Pittsburgh from 1994 to 2005, and during his tenure the city transformed more than 1,000 acres of blighted, abandoned industrial property into new commercial, residential, and retail development. He oversaw more than 25 miles of riverfront trail and parklands development.

To register, contact Robin DeGroat at Hudson Valley Pattern for Progress at (845) 565-4900, or visit www.pattern-for-progress.org.

AHC Application Deadline

Applications for the next round of funding for the Affordable Housing Corporation are due on July 8th. Grants of up to \$35,000 are available for homeownership support programs. Grant funds provide a subsidy to “write-down” the cost of the unit or the repairs to the unit.

A minimum of 40% of the total development cost of the project must be provided by other private and public sources *except* for Home Improvement Projects.

For more information, visit: www.nyshcr.org/Topics/Municipalities/AHCGrants/AHODBriefingSheet.htm.

Mobile Homes Topic Of Community Conversation

On May 21st, Western Catskills Community Revitalization Council held the first in a series of Community Conversations around the topic of deteriorated older mobile homes. Attendees at this session included representatives of town planning boards, town supervisors, and a deputy mayor and town clerk.

The purpose of the meeting was to discuss the need for a hard look at the living conditions of poorer mobile home residents, the challenges of trying to rehabilitate older manufactured homes, and strategies for finding permanent solutions to this challenge. It was noted that mobile home residents represent a significant share of rural home owners, and that towns need to be active partners in finding solutions. Attendees also noted that school districts need to be brought into the conversation, as property taxes are so heavily impacted by school taxes.

The conversation will continue with a followup session in July.

Grant Opportunity

The 2016 Federal Transit Administration (FTA) Enhanced Mobility for Seniors and Individuals with Disabilities Program (Section 5310) has been announced by the NYS Department of Transportation. Approximately \$10 million in funding is being made available. A 20% match is required for capital grants, and a 50% match is required for operating grants.

For more information, visit: https://grantsgatewayny.gov/intelligrants_NYSGG/module/nysgg/goportals.aspx?NavItem1=4&ngaid=381.

FY 17 USDA Spending Bill Inches Forward

The Senate Committee on Appropriations approved by a vote of 30-0 its FY17 spending bill for the US Department of Agriculture on May 19th. The bill would fund the Section 521 Rental Assistance program at \$1.405 billion for FY17, the amount requested by President Obama and \$15.3 million more than was appropriated for FY16. The proposed bill would increase the Multifamily Preservation and Revitalization program, which would receive an additional \$3 million for housing vouchers.

The Committee included in the report accompanying the bill concerns about the number of multifamily mortgages that are scheduled to mature over the next few years. “In spite of numerous requests from the Committee, the [USDA] has failed to identify and develop potential solutions to this looming crisis.” The Committee directs the USDA Secretary “to engage affordable housing advocates, project owners, and others as practicable, to find acceptable and effective long term solutions that will retain projects in the affordable rural housing program.” The Committee also provided short-term stopgap assistance to delay the loss of affordable housing units while USDA develops a comprehensive long-term solution. That assistance includes a \$11.6 million increase in the Section 515 Rural Rental Housing Loan Program, regulatory relief from self-imposed requirements, and a pilot project to provide technical assistance to facilitate transfers of projects to new owners.

Read more about the bill here: <http://1.usa.gov/1Wv1EJr>.

Project Profile: Habitat for Humanity in New York

In our regular feature, Rural Delivery invites members of the Rural Housing Coalition to highlight their community development projects and programs in the pages of this newsletter. This month, we are pleased to present Habitat for Humanity of New York State, Inc., the umbrella organization for local Habitat affiliates. In their own words, here is their story:

No matter who we are or where we come from, we all deserve to have a decent place to live. We deserve to feel strength and stability day after day. We deserve to know we have the power to take care of ourselves and build our own futures.

At Habitat for Humanity, this is what unites us. Through affordable housing solutions, we empower. Our shared vision is a world where everyone has a decent place to live.

History of Habitat

The concept that grew into Habitat for Humanity International (HFHI) was born at Koinonia Farm, a small, interracial, Christian community outside of Americus, Georgia in 1942 by farmer and biblical scholar Clarence Jordan. At Koinonia, Jordan, Millard and Linda Fuller cultivated the concept of “partnership housing.” The concept centered on those in need of adequate shelter working side by side with volunteers to build simple, decent houses. HFHI was founded by Millard and Linda Fuller in 1976. Since then, Habitat has helped 6.8 million people find strength, stability and independence through safe, decent and affordable shelter.

Habitat in New York

Today, there are 50 Habitat for Humanity affiliates and one Habitat State Support Organization operating throughout New York State—all of which strive to empower local, low-income families through affordable housing solutions.

Local Services & Programs

New Construction & Rehabilitation

Our primary service is to create new units of affordable housing and help low-income individuals secure an affordable mortgage. Collectively, Habitat has built or rehabilitated over 2,000 homes in New



York State.

At Habitat, we have three criteria that applicants must meet before they are accepted for partnership:

- Need for housing
- Willingness to partner
- Ability to pay

A Brush with Kindness – A Small Repairs Program

A Brush with Kindness is a Habitat small repairs and home renovation program for low-income home owners who struggle to maintain the exterior of their homes. It works in conjunction with Habitat’s core building program, while serving more families and revitalizing com-

munities.

Women Build

Women Build is a Habitat volunteer program that seeks to engage, educate and nurture women to build – and advocate for – simple, decent and affordable houses in their communities. Women Build helps women to discover that they, too, can build Habitat homes and act as champions for affordable housing.

ReStore

A Habitat ReStore is a retail store concept that accepts donated items – including building materials or furniture – and sell it at a discounted rate. The purpose of the ReStore is to raise additional funding to support Habitat’s mission. There are seventeen ReStores across the state. To find the closest ReStore to you, visit www.habitatnys.org/content/contact-local-restore.

Statewide Services

As a state support organization, Habitat for Humanity of New York State, Inc. (HFH-NYS) is dedicated to partnering with 50 local New York

State Affiliates and enhancing their effectiveness through: Community Building, Advocacy, Resource Development, Training and Technical Assistance. To date, HFH-NYS has administered the following:

- NYS Affordable Housing Corporation: Habitat NYS procured \$8.8 million and supported 241 affordable units through AHC.
- AmeriCorps State Direct : Habitat NYS received funding for two AmeriCorps State Direct programs—hosting 37 members who have (or will perform) over 50,000 volunteer service hours for Habitat affiliates statewide.

Program Officer

Enterprise Community Partners is accepting applications for the position of Program Officer to coordinate and support the delivery of technical assistance and grants to our affordable housing development partners through several national initiatives. Qualifications: Undergraduate degree and at least 4 years of experience in relevant community development or similar experience; graduate degree may substitute for up to 2 years of experience. Demonstrated knowledge in the areas of community development, affordable housing, public health or green building.

For more info, visit: <https://careers.enterprisecommunity.com/Careers.aspx>. Click on 16: PAR-041.

Enterprise encourages applicants from a wide range of backgrounds and skill sets.

Career Opportunities

Project Manager

NYS Homes and Community Renewal has an opening for a Project Manager in the Albany office. The position is responsible for managing a multifamily capital project caseload; reviewing and evaluating Unified Funding and any other applications; Perform periodic site visits for proposed projects and for projects currently under construction. Responsible for all steps required to bring a funded project from award to completion. Qualifications include: Bachelor's degree required; large scale project management experience required; housing finance experience preferred; strong supervisory skills; ability to manage projects with little supervision; computer skills; proficiency in Microsoft Office with an emphasis on Excel and Outlook. To apply, please send resume and cover letter to: Housingplanjobs@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.

Graduate Student Intern Program

NYS HCR offers internships to graduate level students desiring experience in the development and preservation of affordable housing across New York State. Each internship is unique and highly dependent upon HCR's needs at the time. HCR is also committed to aligning students' work assignments to their academic and career goals. Students will observe, participate in, and/or acquire experience with State and federal government procedures, as well as working collaboratively with partner State agencies.

The program will provide talented and ambitious students with firsthand experience of New York State government at the agency level. The internship will foster an understanding of the opportunities and challenges inherent in the develop-

ment and preservation of affordable housing. Students can expect to gain perspective on these issues from the Federal, State and municipal level, as well as an understanding of the interagency collaborations and public/private sector relationship.

Qualifications: 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, or public administration.

Duties: Students will work directly with program management staff. Assignments may vary based on the needs of HCR. Positions are locat-

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

Application Process

Students must submit the following documents to the Director of Human Resources Management:

- Cover letter explaining why you are seeking an HCR Internship;
- Resume;
- Unofficial transcript for every college/university attended; and
- Two letters of recommendation.

Send all required documents to: NYS Homes and Community Renewal, Office of Human Resources Management, Attention: Kelly Ann Clement, 38-40 State Street, Albany, NY 12207. Or e-mail: Kelly.Clement@nyshcr.org.

Conference Photography Contest

It's time to get out your Canons, I-phones and Nikons and get your best shot of the elements in your community that inspire you. It can be a recently completed development project, a local landmark looking shiny and bright, a community volunteer hard at work, or the natural beauty of your area. Submit your best photos for inclusion in a photo montage at the upcoming Coalition Conference in Oswego in September.

This is a great opportunity to showcase the beauty of rural New York and your photography skills. Digital photos only, please. Email your jpegs to colin@ruralhousing.org by August 15th. The only other requirements are make it rural, and make it New York!

Visit The Wild Center

In late May, the Rural Housing Coalition held our Peer to Peer training for North Country Rural Preservation Companies at The Wild Center in Tupper Lake. This museum of the natural history of the Adirondacks brings to life the beauty and heritage of the region. We were delighted to be able to use the

Center's conference room with its state of the art technology, and the Executive Director Stephanie Ratcliffe



opened the Wild Walk so that we could enjoy a pre-season scramble among the treetops, and the views of the Raquette River and Whiteface Mountain in the distance. We want to thank Stephanie and the staff at the Wild Center for their hospitality.

For more information, visit the Wild Center's website at <http://wildcenter.org/>. If you are vacationing in the Adirondacks this summer, stop by. You won't regret a visit to this unique location.

Proposed Rule To Require Broadband At New/Rehabbed HUD-Funded Properties

HUD has published a proposed rule that would require, when feasible, broadband infrastructure to be installed at the time of new construction or substantial rehabilitation of multifamily rental housing funded or supported by HUD programs. The proposed rule was published in the Federal Register on May 18th.

For HUD-assisted buildings with more than four rental units, the new construction or substantial rehabilitation must include installation of broadband infrastructure, except when the jurisdiction documents that:

1. The location makes installing broadband infrastructure infeasible (as in some rural areas); or
2. The cost of installing infrastructure would result in a fundamental

financial burden; or

3. In the case of substantial rehabilitation, the structure of the housing makes installing broadband infrastructure infeasible.

This rulemaking does not require a HUD-funded grantee to undertake new construction or substantial rehabilitation, but when a grantee does choose to pursue such activity for multifamily rental housing with HUD funding, this proposed rule would require installation of one or more forms of broadband infrastructure.

For more information, visit: http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2016/HUDNo_16-074. Comments on the proposed rule are due by July 18th.

Your Ad Here

Advertising in Rural Delivery is a great way to get your message out to your colleagues, policy makers, and folks that are interested in community development and safe housing.

Rural Delivery ads are affordable and customizable. Discounts on advertising rates available to members of the Rural Housing Coalition.

**For more information, call Colin at
(518) 458-8696x14**

FHA Proposes Reverse Mortgage Changes

The Federal Housing Administration proposed a new rule on May 18th to strengthen its Home Equity Conversion Mortgage (HECM) Program. In addition to formalizing many of the structural improvements announced recently, FHA's proposed rule is intended to make certain FHA-insured reverse mortgages remain a viable and sustainable resource for senior homeowners hoping to remain in their homes and age in place.

"We've gone to great lengths to protect seniors and ensure they can remain in their homes where they've raised families and where they hope to live out their days," said Ed Golding, Principal Deputy Assistant Secretary for Housing. "As we grow older as a nation, we have a responsibility to ensure reverse mortgages remain a safe, secure, and sustainable financial option for future generations of senior homeowners."

In the past two years, FHA implemented several reforms to improve its HECM Program. The proposed rule published today will reinforce those changes and add new con-

sumer protections to make certain senior borrowers are sustained in their homes. These new changes would:

- Make certain that required HECM counseling occurs before a mortgage contract is signed;
- Require lenders to fully disclose all HECM loan features;
- Cap lifetime interest rate increases on HECM Adjustable Rate Mortgages (ARMs) to five percent.
- Reduce the cap on annual interest rate increases on HECM ARMs from two percent to one percent;
- Require lenders to pay mortgage insurance premiums until the HECM is paid in full, foreclosed on, or a Deed-in-Lieu (DIL) is executed rather than until when the mortgage contract is terminated;
- Include utility payments in the property charge assessment; and
- Create a "cash for keys" program to encourage borrowers to complete a DIL and gracefully exit the property versus enduring a lengthy foreclosure process.

The proposed rule is found in the Federal Register at www.gpo.gov/fdsys/pkg/FR-2016-05-19/pdf/2016-11631.pdf.

Final 2016 Peer To Peer Trainings In June

The last of the 2016 Peer to Peer Trainings for RPCs will be held on June 7th in Owego and June 8th in Lyons. If you have not yet registered for a peer to peer training session, please be sure to contact Lorraine Wynne at the Coalition as soon as possible to register. The session on June 7th will be hosted by Tioga Opportunities at the Countryside Community Center on Sheldon Guile Blvd in Owego, and the June 8th session will be hosted by CASH, Inc. The location of the June 8th training has been changed due to ongoing construction work at the original site. The new meeting location will be the Sapp Building, on Broad Street near the intersection of Water Street, in Lyons. Directions to this location will be emailed shortly to all registrants for the June 8th session.

USDA NOFA, 502

Final Rule Issued

- The US Department of Agriculture has released the final rule amending the regulations for the Section 502 Guarantee program. Effective June 17, 2016, lenders will order the liquidation value appraisal used to estimate a loss claim for Real Estate Owned properties that remain unsold by the lender at the end of the permissible marketing period, rather than USDA ordering the appraisal. For more information, please see the notice in the Federal Register.

- USDA issued a Request for Proposals announcing the availability of funds for the Farm Labor Housing Technical Assistance grants. The RFP requests proposals from qualified private and public non-profit agencies to provide technical assistance to groups that qualify for Farm Labor Housing loans and grants. The deadline to submit applications is 5:00 PM Eastern on July 22, 2016. For more information, please see the RFP in the Federal Register.

- USDA also issued a Notice of Funds Availability for the Rural Community Development Initiative (RCDI) for Fiscal Year 2016 on May 23, 2016. The deadline to apply is 4:00 PM on July 22, 2016. For more information on the application process, please see the NOFA in the Federal Register at www.federalregister.gov/articles/2016/05/23/2016-12070/notice-of-funds-availability-nofa-for-the-rural-community-development-initiative-rcdi-for-fiscal.

RPC Benchmarking

The 2016 Rural Preservation Company Capacity Benchmarking surveys are being distributed at the ongoing series of Peer to Peer trainings. If your RPC will not be represented at one of these sessions, please contact the Coalition to obtain and complete the questionnaire. Please email colin@ruralhousing.org to obtain the questionnaire form.

HUD Releases ACS 5-Year Tabulations

HUD's Economic and Market Analysis Division has released special tabulations of the American Community Survey (ACS). This newly released resource provides the number of households with a housing problem by income, tenure, and age of householder. The resource provides the number of households with at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, more than 1.01 persons per room, and selected monthly housing costs greater than 30 percent of household income. These data are available for the nation, states, metropolitan areas, and counties. HUD's ACS resource is available at: www.huduser.gov/ast/index.html.

FedEx Small Business Grant Contest

June 13th is the deadline for voting for FedEx's Favorite Small Business Grant Contest. You can vote for your favorite small business once per day. The winning business will receive \$25,000. Businesses can post a profile to promote their products/services.

For more information, visit: http://smallbusinessgrant.fedex.com/?cmp=KNC-1001816-28-59-950-0001000-US-US-EN-NBZ2613Z04ZSMAC&s_kwcid=AL!3806!3!108784101968!b!lg!!%2Bapply%20%2Bfor%20%2Bgrant&code=SMAC_Broad%2FPhrase&ef_id=V0cOBQAAACkwCuf9:20160531181152:s.

Winners will be announced July 11th.

AHP Deadline Approaches

July 8th is the deadline for applications to the Federal Home Loan Bank of NY's Affordable Housing Program (AHP). Approximately \$30 million is available in this round. The maximum AHP subsidy is \$30,000 per unit, and the maximum per project is about \$3 million. For homeownership projects, the AHP regulatory period is 5 years, and 15 years for rental projects. Homeowner beneficiaries must have incomes below 80% of median. In rental projects, 20% of the units must be occupied by households with incomes below 50% of median.

Applications must be submitted in partnership with a member bank. For more information, visit www.fhlny.com. Click on 'Community'.

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



79 North Pearl Street
Albany, New York 12202

Illegitimi Non Carborundum