



There Was A Congressional Hearing This Week

But We Aren't Going To Talk About That

There was also one on February 14th, but that one didn't get as much media attention. The House Committee on Financial Services held a hearing on 'The Affordable Housing Crisis in Rural America: Assessing the Federal Response'.

In the course of the hearing, a series of proposed legislation was mentioned, with recommendations to:

- Require USDA to come up with a plan for preserving Section 515 and 514 properties and preventing displacement of tenants – with tenant input and regular reports. 'Strategy for Rural Preservation Housing Act of 2019', put forth by Rep. Lacy Clay of Missouri.

- Expand eligibility for RD Vouchers to all residents of Section 515 and 514 properties that are at risk of displacement due to a loan maturation or foreclosure, and authorizes additional funding for the RD Voucher program to account for the expanded eligibility. The bill would also prevent USDA from offering the vouchers when the residents are already protected by a use restriction. No sponsor information is available.
- Decouple Section 515 and 514 loans from RA contracts and ensure that when a loan matures, a new RA contract is offered to the owner. 'Rural Housing Preservation Act of 2019', sponsored

- by Rep. David Kustoff of Tennessee.
- Ensure that women with RD Vouchers are protected under the Violence Against Women Act. Offered by Rep. Vicente Gonzalez of Texas.
- Increase the maximum amount of a loan or grant under Section 514 or 516 to \$3 million and make available upon request the self-scoring assessment for a Section 514 or 516 applicant. This has been put forward by Rep. Jimmy Panetta of California.

A webcast of the February 14th hearing is found at: <https://financialservices.house.gov/videos/?VideoID=zPhi69Q6sHc>.

HUD Awards 67 New CofC Projects In NY

The US Department of Housing and Urban Development announced Continuum of Care awards on February 8th for a total of \$214 million in New York state, funding 475 existing programs and projects to assist the homeless, and 67 new activities. Of the total awarded in New York State, over \$117 million was directed to projects in New York City.

We recognized a couple of

names among the winners, including Snowbelt Housing, Vet Help, Franklin County Community Housing Council, and the Housing Counsel of Pathstone. Congratulations to all on their success in this round!

The complete list of awards in New York, broken down by CofC jurisdiction, is found at www.hudexchange.info/onecpd/assets/File/2018-new-york-coc-grants.pdf.

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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...

Housing Resources For The Developmentally Disabled

The New York Alliance for Inclusion and Innovation (NY Alliance) was awarded the DDPC New York Alliance Statewide and Regional Housing Collaboratives 2019-2021 grant. The goal of this project is to facilitate and support capacity building and learning on a statewide basis for developing, creating, and implementing individualized housing options with and for people with Intellectual and Developmental Disabilities that builds upon community housing options that go beyond the OPWDD service system.

The grant will fund: New York Alliance Statewide and Regional Housing Collaboratives; New York Housing Resource Center (HRC); Regional Pilots; and Creation of a Master Level Housing Navigator for each of the 5 regions in NYS. To learn more, join the listserv at: <https://visitor.r20.constantcontact.com/d.jsp?llr=jd6wzi5ab&p=oi&m=1132019283049&sit=ftyth5bnb&f=f142b079-04d4-4ba8-b218-5b5a0fa06761>.

Bon Voyage!

We want to send best wishes to Tracey Jordan as she leaves her position at HCR for a new career opportunity with the New York State Department of Health. Tracey has assisted housing agencies across the state to move vouchers and reports so that payments could be received in a timely fashion, creating internal systems to control and manage the vast amount of data generated each year. In that role, Tracey made life easier for most, if not all of us. We wish her the absolute best in her new position.

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.

No April Fools Joke

NYSHCR has established April 1st as the deadline for the latest round of funding for the Access To Home, Access to Home for Heroes, Access to Home for Medicaid Recipients, the Mobile and Manufactured Home Replacement Program, and the RESTORE Program.

Applications must be submitted through the CD Online system.

The application materials can be found at <http://www.nyshcr.org/funding/OCRStateHousingResources/2018/>. In a webinar on February 28th, several important programmatic changes were emphasized, including the expansion of eligibility for the RESTORE program to households with incomes up to 100% of median. RESTORE funding will only be paid on a cost reimbursement basis; the response times for the program have been adjusted (see Page 6, Col. 1); a conflict of interest policy addressing the relationship between the parties to emergency repair projects must be included in the application; and applicants must submit a compliance monitoring plan with the application.

Do You Have Meeting Space We Can Use?

The Rural Housing Coalition is looking for meeting space for our upcoming round of Peer to Peer Trainings for Rural Preservation Companies in May and early June. If you have a good sized meeting space (Community room, large board room) that might be free from 10:00 -3:00 for one day during those months, and are willing to let us borrow it, please let us know. Contact Colin McKnight at colin@ruralhousing.org if you can help us out. Thanks!

Rural Advocates Descend On Capitol

The NY Rural Advocates convened at the Capitol in Albany on February 27th to speak to legislators about the need for housing funding in rural New York. There was a great turnout from all parts of the state to meet with legislators in their offices, hallways, and sometimes in elevators.

In addition to full funding for Rural Preservation Companies at \$100,000 per contract, the Advocates are requesting increasing the allocation for AHC to \$50 million, recognizing that in 2017, AHC received funding requests in excess of \$67 million. The Advocates are also requesting funding to continue to address the foreclosure crisis, which shows no sign of abating. Another hot issue in rural communities is the condition of the mobile and manufactured housing stock. The Advocates are requesting an additional \$3 million in funding to supplement the MMHRP dollars appropriated through the House NY 2020 program previously. The Advocates also support the Governor's proposal for \$5 million for the Manufactured Home Advantage Program.

In the arena of rural rental housing, the State has used some federal HOME funds to support the Small Rental Development Initiative, and plans are in process for another round of this program. Advocates recommend appropriating \$15 million dollars in the Housing Trust Fund program for an ongoing SRDI program.

Local program administrators see huge demand for emergency repairs from senior homeowners, as well as seniors and disabled members of the community that need accessibil-

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Special CDBG NOFA Released

NYSHCR released a special NOFA for \$10 million in CDBG funds on March 1st. The deadline for submission of applications is April 26th. This application will support additional housing activities that were not included in the 2018 CDBG funding round.

The official applicant for CDBG funding must be a governmental jurisdiction. Nonprofit community development agencies can act as subrecipients for the administration of these funds. Funded projects must be completed within a 2 year time frame.

HCR anticipates that another round of CDBG funding may be released later this year for applicants that are not ready to submit for the April 26th deadline.

Did You Know?

Installation or replacement of infrastructure in mobile home parks or manufactured communities is eligible for funding under the public facilities activity of CDBG, even when the park is privately owned. CDBG funds may be used to extend water and sewer lines from an existing public system into a mobile home park, or the funds can be used to install a package plant to address inadequate sewer services.

This strategy can be effectively used to improve the quality of life for residents of manufactured housing, who live, all too frequently, with poorly engineered and inadequate utility systems. This can also be a useful tool for housing agencies that are considering purchase of an existing park in their community to preserve as an affordable housing option, as many parks are being targeted by hedge fund purchasers.

Advocates Ask

Continued from Page 3, Col. 2
ity improvements to their homes in order to remain living independently. Advocates are encouraging an additional \$1 million be appropriated for the Hope/RESTORE program for emergency repairs to the homes of seniors, as well as an increase of \$4 million for the Access to Home Program to make accessibility modifications.

The highly popular NY Main Street Program has achieved remarkable transformations in many village downtowns across the state. The Advocates are encouraging that the Governor's suggested funding level of \$4.2 million for the program be increased to \$10 million to respond to the existing demand, and generate the resulting economic benefits of community revitalization.

In the arena of homeless housing, the Governor has proposed a total of \$63 million for homeless housing. Given that the HHAC received over \$130 million in funding requests in its recent application round, the Advocates are recommending funding levels for this program of at least \$75 million this year.

As of press time, the two houses of the legislature have not yet met with the Governor to determine if any additional funding may be available to support budget increases. Advocates are encouraged to meet with legislators in district offices to share information about your housing and community development programs, as well as the unmet needs in your communities.

For guidance on how to effectively communicate with your legislators on these important issues, please feel free to connect with Jeff Keller at the Coalition by emailing jeff@ruralhousing.org.

\$41 Million RFP Released

The Federal Home Loan Bank of New York ("FHLB NY") is pleased to announce that approximately \$41 million in housing grants is now available for the 2019 Affordable Housing Program ("AHP") competitive round, which marks the FHLB NY's 50th competitive round of AHP funding. The application package is available on the FHLB NY website and the competitive round deadline date will be Friday, April 12th.

AHP funds are awarded to member banks that submit applications on behalf of project sponsors that are planning to purchase, rehabilitate, or construct affordable homes or apartments (owner-occupied or rental units). Funds are awarded through an annual competitive process, with final award announcements generally being made approximately five months from the application deadline. While the details of the competitive process can be found at <http://www.fhlbny.com/ahp>, the following are key updates in the AHP Implementation Plan effective for the 2019 Round:

Member Application Limit

- The number of applications from an individual member bank is limited to thirty (30) applications per competitive round. Exceptions may be made at FHLB NY's discretion.

FHLB NY Additional District Eligibility Requirements

- Maximum amount of subsidy granted to any one project will be \$2,500,000.
- Maximum subsidy per AHP-targeted unit is \$40,000. Note that maximum subsidy was previously based on AHP-assisted units.
- The AHP IP now provides definitions for AHP-targeted and AHP-assisted.

Supportive Housing

- Criteria was added for the social services plan for projects with units reserved for supportive housing.

Income Eligibility Documentation and Rent Structure Verification

- Supporting documentation is now required for units allocated for housing homeless households.

RD Interest Rate Decrease

On February 26th, USDA Rural Development issued an interest rate decrease for single family home mortgages issued under the Section 502 Direct Program. The interest rate decreased from 3.75% to 3.5% effective March 1st. The interest rate for 502 Direct-NonProgram loans was reduced from 4.25% to 4.0%.

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!

Community Developer Trainee

NYS HCR seeks a Community Developer Trainee in the Albany office. The trainee will complete a two-year term. The estimated starting salary is \$45,213 with an increase after the successful completion of the first year of the traineeship and an estimated salary of \$56,745 following completion of the second year of the traineeship. There are multiple positions available.

Under the general direction of the Program Director or Assistant Program Director, the Community Developer Trainee provides support in the administration of grant projects. More details on this position may be found at www.nyshcr.org/AboutUs/JobOpportunities/. Click on Community Developer Trainee.

Minimum qualifications include a Bachelors degree in the humanities or business, plus 2 years of work experience in grants or project management. Affinity towards technology, problem solving skills, effective communication and self-motivation are desired.

To apply, please send resume, cover letter, and writing sample to: HTFCJobs@nyshcr.org. Applicants must include a cover letter, resume and relevant writing sample for review. This may include professional correspondence, procedural documents or other examples of technical writing. Please include the name of the position that you are applying for in the subject line. New York State is an Equal Opportunity Employer (EOE).



Career Opportunities

Planner/Community Development Consultant

Thoma Development Consultants is seeking a highly motivated self-starter to join our team of dedicated individuals. The Planner/Community Development Consultant must be proficient working as both a team member and a team leader to implement planning projects for our municipal customers. The position will also include grant preparation, grant administration, and the provision of other community development services for our customers.

The successful applicant should have experience in managing planning projects, including project implementation, public participation techniques, and zoning standards. Preference will be given to candidates that are AICP Certified, and/or have experience with municipal grant writing, including preparation of NYS Consolidated Funding Applications and/or Community Development Block Grants. Excellent written and verbal communication skills are required. Salary will be dependent on qualifications and experience.

Thoma Development Consultants is a respected community development and planning firm based in Cortland, NY. We've served municipal customers throughout the Central New York, Southern Tier, and Finger Lakes Regions since 1980.

Please send a cover letter and resume, including anticipated salary range, to: Thoma Development Consultants, 34 Tompkins Street, Cortland, NY 13045 or by email to TDC@thomadevelopment.com. Thoma Development is an Equal Opportunity Employer.

HUD VASH Peer Support

The HUD VASH Peer Support Apprentice / Specialist will serve in an entry level capacity to attain knowledge, skills, and abilities needed to prepare for certification and to be able to perform the full range of assignments found at the full performance level of the Peer Specialist position. The incumbent functions as an apprentice interdisciplinary team member, assisting physicians and other professional/ non-professional personnel in a rehabilitation treatment program. Duties include providing a variety of therapeutic and supportive tasks that include assisting Veteran patients in articulating their goals for recovery.

Salary starts at \$33,721 and caps at \$66,422 per year. Occasional travel required. For more information on this Albany-based position, visit: www.usajobs.gov/GetJob/ViewDetails/525246300. The application deadline is March 8th.

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.

USDA Trainings Posted

Updated online trainings are now available for housing counselors and originators of USDA mortgages.

The Single Family Housing Guaranteed Loan Program has updated the following training webcasts on USDA LINC's Training and Resource Library:

- Annual Income
- Assets
- Adjusted Annual Income
- Repayment Income

A "HB-1-3555 Chapter 9 FAQs" document was also added to the "HB-1-3555 Chapter 9 Revision Overview" training section. The trainings and FAQ document are now available to provide clarification and guidance to the revisions of HB-1-3555 Chapter 9.

Questions regarding this training may be directed to the Guaranteed Loan Division at (202) 720-1452.

RESTORE Timetable

From the RESTORE LPA Manual: The Local Program Administrator must respond within 72 hours and inspect the home to determine if emergency repairs are needed and can be provided through the Program. If repairs are to be provided, the LPA is required to:

- o Commence work within 7 calendar days; and
- o Complete the repairs within 30 calendar days.

Failure to meet the deadlines for the project repair timeline may result in the OCR recapturing funds for that project. Further, it may impact the remainder of the LPA's current program agreement (including possible recapture and/or de-obligation of remaining funds) and may impact future RESTORE program agreements.

Credit Bureau Reforms Proposed

On February 26th, the House of Representatives Committee on Financial Services held a hear on the accountability and need for repair of the Credit Bureau system. Two pieces of legislation have been introduced in Congress this year on credit reporting: the 'Comprehensive Consumer Credit Reporting Act of 2019' and 'Protecting Innocent Consumers Affected by a Shutdown Act'. Neither bill has yet received a number.

CEOs of all three credit reporting agencies, Equifax, TransUnion, and Experian testified at the hearing. Four additional panelists, representing consumer rights organizations testified.

The credit reporting system was last reformed 15 years ago. Subsequently, a number of issues have cropped up, including a cyber-security breach at Equifax that impacted approximately 148 million consumers. In addition, incomplete and erroneous information in credit files continues to plague many, who then have difficulty securing a mortgage, renting an apartment, or even finding a new job.

The legislation that has been introduced is still in draft form. The first is intended to increase consumer rights to report and appeal credit report disputes, and assist those struggling with medical debt, predatory loan products, and private student loan debt. The second bill is designed to assist federal employees and contractors adversely impacted by federal government shutdowns by preventing adverse information resulting from a temporary lack of income, through no fault of their own, from ruining credit profiles and future credit prospects.

Prevailing Wage Proposal

Governor Andrew Cuomo has proposed expanding the prevailing wage to include all projects receiving state funds. This proposal was first floated by the governor in his State of the State address and could have a damaging effect on many projects that utilize state funds in addition to private funds. Currently, any public works project requires contractors to be paid the prevailing wage, which is a wage set by the State Department of Labor and varies by job position and location, but is traditionally equivalent to the pay scale that trade unions have negotiated for in their collective bargaining agreements.

This could be a concern for RPCs as they often utilize state funding in their projects along with private funding. The use of any state funding, under this proposed requirement would create increase the labor costs for a project and could make many projects unsustainable. There are numerous groups opposing this proposal for a variety of reasons, and the Coalition will be following the issues and working to inform legislators of the impact this could have for community-based projects that utilize a mix of private and public funding.

In a recent meeting with staff of HCR, this issue was discussed, and HCR experience is that most wages paid in the trades across the state are not that far off the prevailing rates, and in some cases exceed the current prevailing rates. Furthermore, efforts to artificially avoid the prevailing rates by adjusting project sizes are often ineffective or make the project unnecessarily complex to implement.

Start Small, Save Up Initiative

The Consumer Financial Protection Bureau (CFPB) Director Kathleen L. Kraninger announced on February 25th an initiative to help promote the importance of savings among Americans. The “Start Small, Save Up” initiative offers tips, tools and information to help consumers build a basic savings cushion and saving habit, as a foundation for securing their financial futures.

“Our research finds that even small amounts of liquid savings can make a big difference,” Kraninger said. “Unfortunately, 40 percent of Am-

ericans could not cover even a \$400 emergency expense out of their own liquid savings. Many national organizations are working to help people to build a foundation of basic savings and we are proud to join with them and support this effort.”

With the Start Small, Save Up initiative, the CFPB seeks to encourage consumers to create, maintain, and grow emergency savings accounts as part of their overall financial well-being. It offers resources that can help consumers begin an emergency savings account and es-

tablish a habit of saving. The Start Small, Save Up web page is available on CFPB’s Website.

The CFPB is a 21st century agency that helps consumer finance markets work by regularly identifying and addressing outdated, unnecessary, or unduly burdensome regulations, by making rules more effective, by consistently enforcing federal consumer financial law, and by empowering consumers to take more control over their economic lives. For more information, visit consumerfinance.gov.

LIFE Regional Meetings

The New York State Public Service Commission (PSC) and NY-SERDA, in cooperation with the LIFE Steering Committee, are proud to announce the LIFE 2019 Regional Meeting Series will be held throughout May and June 2019 in seven regions of New York.

Attendees can expect to learn about energy affordability policy, clean energy programs, utility assistance programs, emerging energy issues, innovative models in the low-income energy space, consumer protections, and best practices. The

agenda will vary based on location to allow for focus on issues important to a given region. Preliminary agendas will be available in March. Mark the dates on your calendar so that you can learn, share, and connect about low-income energy.

The LIFE 2019 Regional Meetings website has all the information you need to stay current on meeting information, including venues, agendas, and scholarship opportunities. The meetings are scheduled for:

- May 9th- Hudson Valley, in

Kingston

- May 14th - North Country - Lake Placid
- May 16th - Capital Region - Malta
- May 22nd - Western NY - Rochester
- May 23rd - Southern Tier - Corning
- June 13th - Long Island - Woodbury, and
- June 14th - New York City in Manhattan

Visit <https://events.lifenys.org/> for more information.

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



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