



Downtown Initiative Announced

Governor Andrew Cuomo recently launched the \$100 million Downtown Revitalization Initiative – a comprehensive approach to transform communities ripe for development into vibrant neighborhoods where tomorrow’s workforce will want to live and work. The program, first presented in the Governor’s 2016 State of the State Address, will invest \$10 million into 10 downtown neighborhoods across the state. The downtown neighborhoods will be selected by the state’s Regional Economic Development Councils.

“A thriving downtown can provide a tremendous boost to the local economy,” said Governor Cuomo. “This initiative will transform selected downtown neighborhoods into vibrant places for people to work, live and play – which will

also help attract new investments and businesses to their surrounding communities. The Regional Councils have been key to generating new opportunities for regional economies over the past five years, and I am excited to have them spearhead this new effort to build on that progress from the ground up.”

Former New York Secretary of State Cesar Perales will chair this initiative and lead the effort with a team of private sector experts and planners from the Department of State, with support from NYS Homes and Community Renewal, as well as other state agencies as needed. The state will assist selected municipalities in building strategic investment plans and identifying key projects consistent with the initiative’s goals.

Each Regional Council will

weigh seven proposed criteria to select their nominee: The targeted neighborhood should be compact and well-defined; should be of a size sufficient to support an active, year-round population; should capitalize on prior, and catalyze future, private and public investment in the neighborhood and surrounding areas; should be experiencing job growth within, or in close proximity that can attract workers to the downtown, support redevelopment and make growth sustainable; must contain properties or characteristics that contribute or that could contribute, if enhanced, to the attractiveness and livability of the downtown; and should articulate policies that enhance quality of life. The nominating criteria are at www.dos.ny.gov/opd/programs/DRI_%20ProgramInformation.pdf.

Beekman Boys To Join Us In Oswego

You may know them from the reality TV show *The Fabulous Beekman Boys*, or from their win on CBS’ *Amazing Race*, but we know them as the spirit behind the Beekman 1802 brand and their ground-breaking work in revitalizing the Schoharie County community of Sharon Springs. Josh Kilmer-Purcell and Brent Ridge turned a weekend home in the country into a cause supporting locally-produced goods and rebuilding the economy of a struggling rural New York village.

We are pleased to announce that Mr. Kilmer-Purcell and Dr. Ridge will be joining us at the 2016 Annual Conference in Oswego in September as the keynote presenters. The 2016 conference will be held from September 14-16 at the Lake Ontario Conference Center. The keynote presentation will take place on the evening of Thursday, September 15th. Be sure to mark your calendars NOW!

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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:
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Bits and Pieces...

RPC Peer To Peer Trainings

The 2016 series of Peer To Peer Trainings have been scheduled. Four different sessions will be held across the state, in Brunswick (Troy) on May 18th; in Tupper Lake on May 20th; in Owego (Tioga County) on June 7th; and in Lyons (Wayne County) on June 8th. RSVPs required. For more information, contact colin@rural-housing.org.

Rural Development Multifamily Loans Available

USDA has opened the window for applications under the Section 538 program for loan guarantee financing for multi-family rental housing. The deadline for applications is December 31, 2017. To review the Federal Register notice, please visit www.gpo.gov/fdsys/pkg/FR-2016-03-14/pdf/2016-05610.pdf.

Rural Aging Grants

Through its Promising Innovations program, Kendal will award grants of up to \$25,000 in support of programs that respond to challenges of aging individuals in rural places. Organizations with an IRS Section 501(c)(3) or 7871 status are eligible to apply. Letters of intent must be received no later than June 13th. Upon review, selected organizations will be invited to submit a full application by August 5, 2016. The RFP is found at www.kendalcharitablefunds.org/2016-grant-opp/.

Water Well Grant Deadline Fast Approaching

USDA has issued a NOFA for grants to establish water well loan programs. Priority is given to serving census tracts with poverty rates at 20% or above. To view the Federal Register announcement, visit www.gpo.gov/fdsys/pkg/FR-2016-03-09/html/2016-05170.htm. Applications are due May 9th.

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.

\$174 Million For National Housing Trust Fund

HUD Secretary Julián Castro recently announced that nearly \$174 million will soon be available for the inaugural allocation of dedicated resources for the National Housing Trust Fund. Secretary Castro said that HUD expects to announce in the Federal Register individual allocations to states later this spring, and that he anticipates the funds could be drawn upon as early as this summer.

Secretary Castro noted that “the NHTF is the first new affordable housing production program in almost a generation, and it’s the first to focus almost exclusively on extremely low income families.” Secretary Castro added, “The NHTF is going to provide a big boost to another effort my team has been focused on – making the promise of fair housing a reality for every American.”

In a media release, HUD noted that eight years after the NHTF was authorized by the Housing and Economic Recovery Act of 2008, the NHTF finally began to be capitalized in calendar year 2015 through assessments on the volume of new business of the government sponsored enterprises, Fannie Mae and Freddie Mac.

New Bill On Lead Poisoning

Senator Ben Cardin and 28 of his Democratic colleagues introduced the “True LEADership Act” (S 2821) to address lead poisoning, including several proposals related to housing.

The bill would overhaul the way HUD deals with lead in homes by amending and expanding the “Residential Lead-Based Paint Hazard Reduction Act” to include healthy housing activities. S 2821 would supplement Lead Hazard Control Grants with Healthy Homes funding since many homes that contain lead-based paint hazards also have other serious health and safety hazards, like mold and pests. The bill would also streamline eligibility requirements and allow studio and efficiency apartments to qualify for grants to address lead-based paint hazards.

The bill includes a proposal introduced previously by Senator Bob Menendez that would require HUD

to revise its blood lead intervention regulations to coincide with those used by the Centers for Disease Control and Prevention. HUD would also be required to issue rules requiring an initial risk assessment for low income housing constructed prior to 1978 for lead-based paint hazards before a family with a child under 6 years of age moves into the unit. The bill removes the lead inspection exemption for studio and efficiency apartments that will be occupied by a child less than 6 years old.

Finally, S 2821 would establish an interagency Council on Healthy Housing to improve coordination and reduce duplication to create greater public awareness about recognizing housing-related health hazards, accessing necessary services, and taking preventive measures.

Read the bill and Senator Cardin’s press release at: <http://1.usa.gov/ISowNaF>.

Coordination Between Continuums of Care And ConPlan Jurisdictions

HUD’s Office of Special Needs Assistance Programs (SNAPS) released a guidebook and video designed to facilitate coordination between Continuums of Care (CoCs) and Consolidated Plan jurisdictions. The guidebook and video provide an overview of the consultation requirements, identify ways that CoCs and ConPlan jurisdictions (including Emergency Solutions Grant recipients) can effectively collaborate, and assist stakeholders in understanding why and with whom they should collaborate. The guides are found at <http://bit.ly/211Op1L>.

Save the dates!

September 14, 15, and 16, 2016

The Annual Affordable Housing and Community Development Conference

Oswego, New York

Mark your calendar today!

Program Profile: Tompkins Bank of Castile

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 the work of Tompkins Bank of Castile. In their own words, here is their story:

Tompkins Bank of Castile, founded in 1869, is a full-service, locally managed community bank with 16 branches serving Genesee, Wyoming, Livingston, Orleans and Monroe Counties in Western New York

As a community bank, we re-invest the deposits we hold to local businesses and families, helping the economy and employment in this area. We are dedicated to enhancing the vitality of our communities through the support of our numerous local economic, arts, education, non-profits, and health-related organizations. Additionally, our employees contribute countless hours

of community service and fund-raising activities for area organizations.

Tompkins Bank of Castile has a full array of deposit and loan prod-

ucts and is continuously working within their communities to offer these financing options. We offer homebuyer counseling and one-on-one pre-qualifications to make sure the home you are looking to purchase is the best affordable fit for you. There is also an online application available that makes the process quicker and easier.

Residential Mortgages offer a complete line of fixed rate, adjustable rate, FHA, VA, SONYMA, new construction, and our Community One Programs. Many of the products are geared to first time homebuyers in helping them achieve the dream of homeownership.

In addition to all of our products, we are a participating lender in the

First Home Club Program, as part of the Federal Home Loan Bank of New York's Affordable Housing



Program. This program is designed to assist borrowers, based on their income eligibility, in saving money to purchase a home. Financial assistance is provided in the form of matched funds in a 4:1 ratio for up to \$7500 plus \$500 for homebuyer counseling. The funds must be saved on a regular basis on a deposit arrangement in a special First Home Club account.

As interest rates remain at record lows, now is a good time for potential homebuyers to gather together their income and financial information and see if buying vs. renting, is a good option for them. Interested homebuyers can visit our website at www.bankofcastile.com to get started on their home buying journey today!

Fair Housing Guidance Re: Criminal Records

The Office of General Counsel at HUD has issued guidance on the use of criminal records by providers or operators of housing and real-estate related transactions in the sale or rental of housing. When individuals are released from prisons and jails, their ability to access safe, secure and affordable housing is critical to their successful re-entry to society. Yet many formerly incarcerated individuals, as well as individuals who were convicted but not incarcerated, encounter significant barriers to securing housing, including public and other federally-subsidized housing,

A housing provider violates the Fair Housing Act when the provider's policy or practice has an unjustified discriminatory effect, even when the provider had no intent to discriminate. In reviewing complaints, HUD will examine 3 areas of concern: 1) evaluating whether the criminal history policy or practice has a discriminatory effect; 2) evaluating whether the challenged policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest; or 3) evaluating whether there is a less discriminatory alternative.

A housing provider may also

violate the Fair Housing Act if the housing provider intentionally discriminates in using criminal history information. This occurs when the provider treats an applicant differently because of race, national origin or another protected characteristic. In these cases, the housing provider's use of criminal records as a pretext for unequal treatment because of protected characteristics is no different from the discrimination by any other rental or purchase criteria.

The Guidance document is found at http://portal.hud.gov/hudportal/documents/huddoc?id=HUD_OGCGuidAppFHASandCR.pdf.

Career Opportunities

Upstate East Development Director

New York State Homes and Community Renewal (HCR) seeks an Upstate East Development Director to work in the Albany office, within Multifamily Programs. The Upstate East Development Director will focus on development and deployment of HCR Multifamily Programs in the Capital Region, Mid-Hudson Region, and the eastern portions of the Mohawk and North Country Regions. The Multifamily Programs division offers financing to encourage a wide range of affordable housing, including preservation and rehabilitation of existing affordable multifamily rental housing, new construction of affordable multifamily rental housing for households of all ages, and mixed income developments for the creation of affordable multifamily rental housing in high-opportunity and high cost rental markets. Qualifications include Bachelor's degree, Master's degree preferred; five years housing experience, particularly multifamily housing and/or mortgage finance; supervisory experience preferred; excellent oral and written communication skills; proficient with Excel. 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

Portfolio Associate

New York State Homes and Community Renewal (HCR) seeks a Portfolio Associate in the Housing Portfolio Management Unit in Buffalo. The position involves review and approval of tenant income certifications and lease information submitted by the borrowers' representatives for Housing Tax Credit program eligibility and accuracy. Interact on a daily basis with borrowers, property managers and Agency staff regarding the operation and management of multifamily projects; may assist asset managers with annual property inspections and tenant file reviews as required by the mortgage loan documents. Bachelor's degree in real estate, accounting or business

administration required plus 3-5 years' experience in property management, asset management or property appraisals; multifamily loan administration or affordable housing administration experience preferable, but not mandatory; working knowledge of governmental housing programs (Section 8, Section 236, FHA Insurance) and mortgage financing preferable, but not mandatory; excellent PC, software and communication skills are essential. Occasional overnight travel and valid NYS driver's license are required. 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

Night Office Superintendent

The Night Office Superintendent is responsible for tenant safety and security after regular business hours at The Stuyvesant Building, 289 Fair Street, Kingston. This job is designed to help reduce incidence of emergency services and provide on-site crisis intervention after hours.

The position involves providing a commanding presence to visitors and tenants entering and exiting the building, establishing a rapport with EMS, Fire and Police that respond to the building, crisis intervention and diversion for tenants, logging observation of tenant and visitor traffic through lobby area, attending to emergency lock-outs.

To apply: RUPCO welcomes and encourages diversity in its workforce and all individuals are encouraged to apply. RUPCO is an equal opportunity employer (EOE). Please submit cover letter including salary history and resume highlighting relevant experience by noon on Tuesday, May 3, 2016 to: RUPCO, Inc., Attn: Sheila Kilpatrick, Vice President of Operations, 289 Fair Street, Kingston, NY 12401, or by email to: jobs@rupco.org.

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.



Federal Home Loan Bank
NEW YORK

AFFORDABLE HOUSING PROGRAM

The Federal Home Loan Bank of New York (FHLBNY) is pleased to announce that \$30 million in housing grants will be available for the upcoming Affordable Housing Program (AHP) 2016 Application Round. Applications can be submitted starting in May 2016. The exact dates of the commencement and deadline of the Application will be provided in the near future.

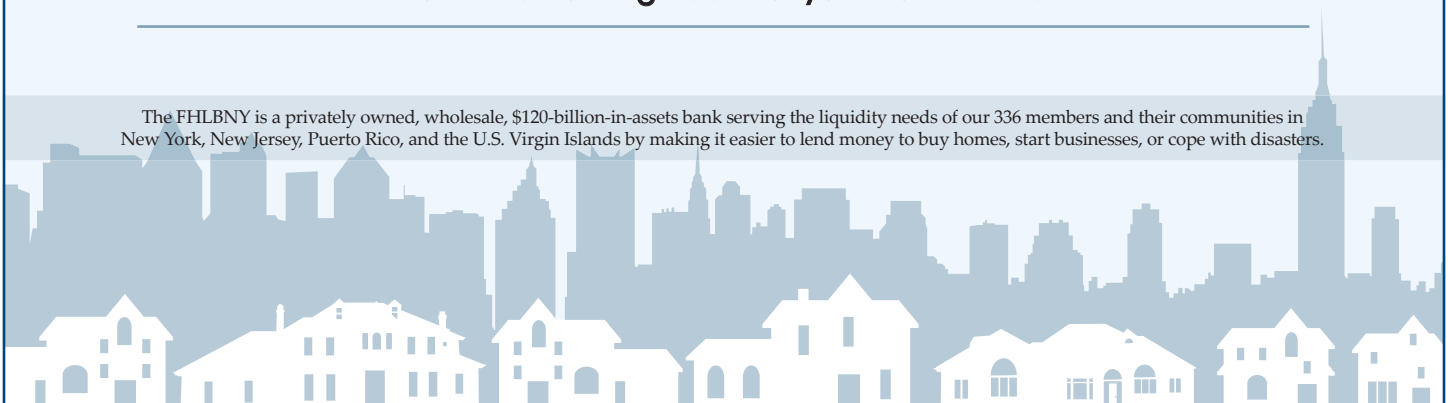
The AHP funds are awarded to members who submit applications on behalf of project sponsors who are planning to purchase, rehabilitate, or construct affordable homes or apartments. Funds are awarded through an annual competitive process, with final award announcements being made by year end. The following are key changes made to the AHP scoring categories for the 2016 Round:

- » The AHP Subsidy-Per-Unit limit has increased from \$20,000 to \$30,000.
- » Rental and owner-occupied projects that promote mixed-income housing in low- and high-income areas may be eligible for up to 15 points in the new Economic Diversity category.
- » The Project Readiness category is now available for both rental and owner-occupied projects; this category is now worth up to 20 points.

Additional changes to the scoring categories and point allocation have been made, and we strongly encourage you to review the 2016 AHP Implementation Plan, which can be downloaded from our website.

Visit www.fhlbny.com/ahp or email us at ahp@fhlbny.com for more information.
**We look forward to working with you to address the diverse
affordable housing needs of your communities.**

The FHLBNY is a privately owned, wholesale, \$120-billion-in-assets bank serving the liquidity needs of our 336 members and their communities in New York, New Jersey, Puerto Rico, and the U.S. Virgin Islands by making it easier to lend money to buy homes, start businesses, or cope with disasters.



Multifamily Open Window Request for Proposals

New York State Homes and Community Renewal (HCR) announced recently the availability of approximately \$70,000,000 of funding for Highly Ready Project Initiatives, including: New Construction Capital Program, Supportive Housing Opportunity Program, Public Housing Preservation Program Multifamily Preservation Program, and Middle Income Housing Program. Highly ready projects are those expected to close by July of 2016.

HCR has also announced that all Fiscal Year 2016-17 funding for the Open Window application process is being made available for other continuing HCR programs from previous fiscal years including: up to \$26,750,000 for the Homes for Working Families; up to \$4,000,000 in annual allocations of State Low Income Housing Credit, up to \$31,200,000 for the Rural and Urban Community Investment Fund, and up to \$42,000,000 for the House NY Mitchell-Lama Loan Program. This funding is made available through the New York State Division of Housing and Community Renewal (DHCR), the Housing Trust Fund Corporation (HTFC), and HFA. Applicants may only apply under this notice for awards for new construction, substantial rehabilitation and moderate rehabilitation of site-specific multi-family rental housing projects that (i) will also have first mortgages financed by tax-exempt Private Activity Bonds issued by HFA or (ii) will receive an award of 9% tax credits from an HCA other than a component of HCR. Any awards made under this notice will be contingent on the project receiving an award of Bond volume cap authority sufficient to fund the project's first mortgage or an award of 9% tax credits from an HCA other

than a component of HCR.

Applications requesting funding under this RFP may be submitted at any time between April 13, 2016 and March 1, 2017, or until all allocations of resources are committed. Applications will be reviewed as received and funding determinations will be made throughout the year. Applications seeking consideration for PBV assistance in combination with eligible funding must submit a complete application by no later than 5:00 p.m. EDT, September 30, 2016. Complete applications seek-

Information Sessions Announced

HCR's Multifamily Open Window RFP was recently announced (see adjacent article). Informational workshops will be held in early May for developers interested in participating in this capital funding round.

The workshops will be held on:

Monday, May 2nd - Hampton Plaza, 38-40 State Street, Albany, from 10:30 AM to 1:00 PM.

Tuesday May 3rd - University at

Buffalo Educational Opportunity Center, Conference Center, 555 Ellicott Street, Buffalo, from 1:00 to 4:00 PM.

Wednesday, May 4th - Onondaga Community College, Whitney 345, 4585 West Seneca Turnpike, Syracuse from 9:30 AM to 12:30 PM.

ing consideration for PBV assistance will be evaluated monthly beginning with complete applications received prior to May 1, 2016, which will be evaluated by June 1, 2016, and so forth. Notwithstanding resource availability, applications must be received by HCR by 5:00 PM, March 1, 2017. It is anticipated that an RFP will be issued in April of 2017 for Fiscal Year 2017-18 funding. To view the application materials, visit: www.nyshcr.org/Funding/OpenWindow/2016/.

Buffalo Educational Opportunity Center, Conference Center, 555 Ellicott Street, Buffalo, from 1:00 to 4:00 PM.

Wednesday, May 4th - Onondaga Community College, Whitney 345, 4585 West Seneca Turnpike, Syracuse from 9:30 AM to 12:30 PM.

For more information, visit <http://www.nyshcr.org/Funding/OpenWindow/2016/>. RSVP recommended to workshop@nyshcr.org.

YOUR ADVERTISEMENT 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

Article Explores Dilution Of CRA

The Community Reinvestment Act (CRA) was established in 1978 to address years of federally-enabled bank red-lining, which isolated communities of color in the credit market — making it nearly impossible to receive mortgages on homes in African American neighborhoods. CRA required banks to reinvest in all communities they serve, a move that would aid historically overlooked communities.

A recent article by Mark Pinsky, President and CEO of Opportunity Finance Network, unearths the causes that diminish CRA's impact. Pinsky looks to the future on how to best acknowledge CRA's current limitations, and pave the way for high-impact investments to flourish in disinvested communities — particularly those with large African

American and Latino populations.

The rise of predatory mortgage lending that led to the Great Recession is, in retrospect, evidence of CRA's shortcomings. When bank regulators, among others, realized in 2008 and 2009 that the banking system might not survive the fallout of the financial services collapse, CRA pretty much came off the table. It was a matter of bank survival. CRA would have to wait. Ninety eight per cent of banks got at least "satisfactory" ratings on their most recent exams while the people and communities they serve are struggling and suffering.

To access the complete story, visit www.huffingtonpost.com/mark-pinsky/highimpact-investing_b_9201652.html.

Report Explores Community Development Agency Sustainability

In 2011, Enterprise Community Partners took an in-depth look at what makes a nonprofit organization sustainable. This report is a detailed look at 10 nonprofit affordable housing and community development organizations across the United States that closed their doors or were pushed to the brink in recent years. Based on this review, the paper outlines recommendations and issues for further discussion to help strengthen community development efforts and systems across the country.

To download the entire report, visit www.enterprisecommunity.com/resources/ResourceDetails?ID=67465.pdf.

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