



New York State Rural Housing Coalition, Inc.

May, 2018

2018-19 State Budget In Review

The spring dance known as the annual budget season for the State of New York has been wrapped up. We want to thank everyone who pitched in to ensure that the financial resources are available to help lower income New Yorkers live in safe and decent housing, and that our communities thrive.

The final, approved budget is generally positive:

- The Capital Projects fund, including AHC, Homes for Working Families, HOPE/Restore, the Housing Trust Fund, NY Main Street, Public Housing Modernization, Access to Home, and HHAP were funded at the same level as last year's allocation. Last year's Housing Program was reduced from \$541 million to \$132 million, and the New York City Housing Authority received a new allocation of \$250 million for critically-needed repairs.
- Under the Aid to Localities budget, the Housing Development Fund, CDBG, and Weatherization are all budgeted at the same level as last year. The Local Area Program was reduced from \$4.2 million to \$3.1 million. \$1.8 million was added to this section of the budget for the Rural Preservation Program

and \$4.3 million for the Neighborhood Preservation Program.

- The Mortgage Insurance Fund is the funding source for a number of programs. The Rural Rental Assistance Program saw a slight increase, to \$23.6 million, HHAP/AIDS Operational support is funded at \$8.3 million, HHAP Supportive Services is funded at \$2 million, \$12 million for Neighborhood and Rural Preservation, and \$9 million of the MIF reserves will go to the City of Albany to address structural deficits in the capital city's state aid formula.
- Between the MIF funds and the Aid to Localities budget line, the Rural Preservation Companies program will receive \$5.36 million, slightly less than last year. This is expected to result in total RPC funding for the coming year of around \$85,000 per group.

A positive outcome of this year's budget struggle was the inclusion of Neighborhood and Rural Preservation Program funding in the Aid to Localities bill. These programs have been funded from off-budget sources for a few years, and re-instituting the budget lines in the regular budget is most welcome.

The budget bills also provided

several other program changes. The Access to Home for Veterans program is now codified in statute, and re-named the Access for Heroes Program. The new statute includes a new definition of eligible veterans that is expected to make the program easier to administer. The statute language was fine-tuned by legislative staff based on feedback provided by current Access to Home for Veterans program administrators.

Still to Come:

- Providing assistance to residents of mobile and manufactured housing parks. Senator Little and Assemblymember

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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 Tel: 518/458-8696 * Fax: 518/458-8896

Web Site: www.ruralhousing.org



Bits and Pieces...

Brownfields Development Webinar

The BUILD Act (Brownfields Utilization, Investment and Local Development) was signed into law in March 2018 and is the first major legislative change to Brownfields since passage of the original statute in 2002. Specific changes include: increased eligibility for funding, additional liability protections, and changes to grant programs, just to name a few.

Participate in the free National TAB webinar to hear about how the BUILD Act will improve the national brownfields program and support community brownfields revitalization. For more information and to register, visit https://njit.webex.com/mw3200/mywebex/default.do?nomenu=true&siteurl=njit&service=6&rnd=0.3923217787909634&main_url=https%3A%2F%2Fnjit.webex.com%2Fec3200%2Feventcenter%2Fevent%2FeventAction.do%3FtheAction%3Ddetail%26%26%26EMK%3D4832534b00000004b188c546cc91eda7e668dbf2bdcbb2014421539da4cf03d968c6f31f45a065a6%26siteurl%3Dnjit%26confViewID%3D91912550621391389%26encryptTicket%3DSDJTSwAAAATmcavAciXWKU93rg2MXMJj2Ck59889vY_wssZZkCuIyw2%26

Eviction, Documented

The Eviction Lab at Princeton University has built the first nationwide database of evictions. Find out how many evictions happen in your community. Create custom maps, charts, and reports. Share facts with your neighbors and elected officials. For more information, visit: <https://evictionlab.org/>.

Land Contracts Explained

The Department of Financial Services has published a consumer guide explaining the importance of understanding your rights before signing Land Contracts and Rent-to-Own agreements. It is found at www.dfs.ny.gov/consumer/alert_rent_to_own_installment_contracts.htm.

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.

2018 Peer to Peer Trainings

The 2018 series of peer trainings for Rural Preservation Companies is happening during the last days of April and in May. This annual tradition brings together staff, board members and executives of Rural Preservation Companies to discuss housing and community development concerns and ideas on a regional basis, forging partnerships and strengthening collaborations. This year, the series begins on April 30th in Newburgh, held at Pattern for Progress, 3 Washington Center. On May 11th, the trainings move to Ballston Spa, at The Factory Restaurant, 20 Prospect Street. On May 15th, the western New York RPCs will gather in Olean, at the Olean Business Development Center, 301 North Union Street. On May 16th, the series concludes in Auburn, at the Cornell Cooperative Extension Education Center, 248 Grant Avenue.

All trainings begin at 10:00 AM and conclude by 3:00 PM. The day's agenda includes lunch (\$15 per person). Please RSVP your attendance to Lorraine Wynne at Lorraine@ruralhousing.org so that we have an accurate head count for lunch.

Retrofit NY Next Deadline

June 1st is the next deadline for initial applications for NYSERDA's Retrofit NY program. Retrofit NY is a multifamily renovation program established with the goal of making existing buildings net zero energy users.

For more information, visit: https://portal.nyserda.ny.gov/CORE_Solicitation_Detail_Page?

RCDI Proposals Sought

The Rural Housing Service posted a notice for applications under the Rural Community Development Initiative (RCDI) program. RCDI grants are awarded to help non-profit housing and community development organizations, low-income rural communities and federally recognized tribes support housing, community facilities and community and economic development projects in rural areas.

Applicants must provide matching funds in an amount at least equal to the federal grant. The grants are made to qualified intermediary organizations that will provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community.

Applicants are encouraged to

LIFE 2018 Statewide Conference

The Low Income Forum on Energy (LIFE) will host the 2018 statewide conference on May 22-23 at the Albany Capital Center, in downtown Albany.

Workshops will help on Energy Policy, Consumer Protections, Energy Efficiency and Renewable Energy, ESCO Proceedings, and Program Updates. There will be a presentation on a proposal for Clean Energy Projects Serving LMI Households.

More information about the Conference, including venue location, accommodation details, and agenda updates is available on the LIFE Conference website at <https://events.lifenys.org/>.

consider projects that provide measurable results in helping rural communities build robust and sustainable economies through strategic investments in infrastructure, partnerships and innovation. Examples include:

- Achieving e-Connectivity for rural America
- Developing the rural economy
- Technological innovation
- Supporting a rural workforce
- Improving quality of life

The minimum and maximum grant amount per intermediary is \$50,000 and \$250,000. Grants must be used within 3 years from receiving the award. The application deadline is 4:00 PM on June 25th.

The application portal is found at www.rd.usda.gov/programs-services/rural-community-development-initiative-grants.

It's Not Too Early!!

The 2018 Affordable Housing and Community Development Conference will be held on September 24, 25, and 26th at the Holiday Inn Hotel and Conference Center in Liverpool, NY. A block of rooms has been reserved at special conference rates for the conference. Call the hotel at (315) 457-1122 and be sure to mention our room block code, NHC to secure our discounted rate.

AHP Comment Period To Close

The Federal Housing Finance Agency has announced a public comment period on new rules for the Affordable Housing Program of the Federal Home Loan Bank system. One of the changes that seem to be a problem is that the regulator is proposing to change the scoring system so that after all scoring takes place, if the highest ranked scores don't have the outcome of serving federally-established priorities, lower-scored applications will be elevated and funded in place of the higher scoring applications. This provision means that you can do your absolute best to respond to the scoring criteria, and you may do an outstanding job at it, and still not get funded. This removes any transparency from the scoring system for these applications. And no amount of technical assistance, from the Coalition staff or from FHLB NY staff, will be able to give you any assurance that your re-submission of that application will fare any better. There is also a definition change in the proposed rule that affects rural communities specifically. That change matches rural areas to the definition used by Fannie Mae and Freddie Mac. The public comment period closes on May 14th. The public comment notice is found at www.fhfa.gov/SupervisionRegulation/Rules/Pages/Affordable-Housing-Program-Amendments-NPR.aspx.



MAY IS NATIONAL HOME
REMODELING MONTH.
THIS CALLS FOR CAKE!!

Administration Proposes Rent Increases, Work Requirements On LMI Families

The Trump administration issued a proposal on April 25th to impose work requirements, rent increases, and other burdens on millions of low income families who receive federal housing assistance through the HUD. The proposal would leave even more low income people—including seniors, people with disabilities, veterans, children, and other vulnerable populations—without stable homes, making it harder for them to climb the economic ladder to achieve financial security and to live with dignity. The administration's proposal includes draft legislation, authored by Representative Dennis Ross, which was discussed in a House Financial Services Committee hearing on April 25th.

Currently, most families receiving federal housing assistance pay 30% of their adjusted income as rent. Under the proposal, most HUD-assisted families, would instead have to pay 35% of their gross income or 35% of the amount earned by working at least 15 hours a week for four weeks at the federal minimum wage, whichever is higher. HUD would essentially set a new mandatory minimum rent of \$150—three times higher than the current minimum rent that housing providers may apply to families. The bill would also increase rents for households with high medical or child care expenses by eliminating income deductions for those expenses, the impact of which would disproportionately fall on seniors, people with disabilities, and families with young children. The bill provides HUD with the authority to impose even higher rents through alternative rent structures and de facto time limits. And the proposal allows housing providers to broadly

impose work requirements, without any resources to help people gain the skills they need for well-paying jobs.

Advocates issued a joint press statement calling to keep housing affordable for low income families: "The Administration's proposal to cut housing benefits by imposing increased rents and arbitrary work requirements would force low income families to cut back on investments in their future, including education, training, retirement savings, and healthcare. This proposal would not create the jobs and opportunities needed to lift families out of poverty, and in many cases, it would make it harder for struggling families to get ahead by cutting them off from the very housing benefits and services that make it possible for them to find and maintain jobs. Additionally, the proposed rent increases target the very poorest people, including seniors and people with disabilities, who are often living on fixed incomes and are already at significant risk of homelessness. Congress should reject any plan to cut housing benefits through increased rents, arbitrary work requirements, de facto time limits, and other burdens on America's struggling families. Despite claims that these harmful proposals will increase 'self-sufficiency,' rent hikes, de facto time limits, and arbitrary work requirements will only leave more people without stable housing, making it harder for them to climb the economic ladder. Proposing these changes under the guise of saving the government money, just months after giving massive tax breaks to wealthy people and corporations, is the height of cruel hypocrisy."

HUD Secretary Carson Speaks On FY 19 HUD Budget

The Senate Appropriations Subcommittee for Transportation and Housing and Urban Development held a FY19 budget hearing on April 18th. HUD Secretary Ben Carson testified, defending his proposal to slash his department's funding levels. Chair Susan Collins noted early in the hearing that the president's budget "includes several proposals that were rejected as part of the FY 2018 deliberations, and I anticipate that many of those same program eliminations will once again be rejected." Other members of the committee agreed, noting the importance of programs like Community Development Block Grants, which the administration proposes eliminating.

Dr. Carson agreed with senators about the importance of HUD programs, but continually referred to the growing national debt as the reason for the cuts. The majority of the committee expressed disagreement with the secretary's argument. While Senator Collins expressed support for the Rental Assistance Demonstration (RAD) program, which HUD proposes to use as an alternative to rehabbing public housing, she noted that the FY19 budget proposal does not provide sufficient funding even to keep the program functioning at its current level, let alone expand it.

Dr. Carson also assured senators that HUD is working as quickly as possible on disaster recovery in the areas impacted by the 2017 hurricanes and wildfires. Learn more about the hearing at: <https://bit.ly/2JRHoOG>.

Career Opportunities

Program Manager

Frontier Housing Corporation (FHC) is a small non-profit located in Dexter, NY seeks a Program Manager to conduct Program Outreach and Marketing; Manage all marketing activities to ensure an adequate waiting list for FHC Programs; Administer all grant funding programs, including but not limited to, eligibility review and selection process, disbursement paperwork for funding sources, and contract and construction management; Direct involvement in environmental reviews for the various sites receiving funding; and Monitoring/Quarterly Reporting.

QUALIFICATIONS: Associate Degree with 2 years of experience as an office manager or High school degree with 4 years of experience in management.

Please email your resume and any other pertinent documents to jodi@frontierhousingcorporation.com.
EOE

Assistant Director, Research & Strategic Analysis

The Assistant Director, Research and Strategic Analysis is responsible for ensuring that data is effectively used to drive decision-making throughout New York State Homes and Community Renewal. Reporting to the Director, Research and Strategic Analysis, s/he is accountable for ensuring that management reports and analyses are accurate and timely and that the data is effectively utilized and integrated by the management team to drive program quality. He or she will also coordinate with outside researchers to build a body of knowledge about the impacts of HCR's programs and funding on New York State residents and communities. S/he will also provide central coordination for the public presentation of data about housing and community efforts statewide. Manage a team of analysts in the development and maintenance of performance management reports and ad hoc data analysis to support program operations.

Master's degree in public administration, economics, finance, business, or a related field required. A minimum of 7 years managerial experience in an analytic role.

For full job notice, visit <http://www.nyshcr.org/AboutUs/JobOpportunities/OPSAssistantDirectorResearch&StrategicAnalysis.pdf>. To apply, please send resume and cover letter to: Jobopportunities@nyshcr.org.
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.

New RHS Administrator Appointed

On April 19th USDA Secretary Sonny Perdue announced that Joel Baxley would be the new Rural Housing Service administrator. Joel Baxley comes to USDA with 23 years of real estate finance experience, including 13 years providing valuations of complex property types. Baxley will begin his post on April 30, 2018.

Baxley most recently served as the Consulting Services Director and the senior real estate technical consultant with RSM US LLP's Financial Advisory Services consulting practice. Baxley's appointment came about after his recent work

on two RSM projects for the USDA's RHS. The projects included assessing the agency's capital needs and management risks of RHS assets used as collateral in USDA's loan portfolio. His ability to communicate with RHS leadership and field staff led to an offer to join the USDA, where it is reported that Baxley will be involved in implementing a number of RSM's recommendations.

Baxley holds an undergraduate degree and MBA from the University of Alabama and two post-graduate degrees from the University of Oxford.

CDBG Program Income Recapture

Municipalities across New York have been receiving guidance recently from the Office of Community Renewal of HCR regarding Program Income received under the State-administered CDBG program. Local housing agencies that are operating revolving loan funds capitalized with proceeds of Small Cities loan repayments or recaptured funds should be aware that their municipality has received this letter, and local officials may not fully understand that it does apply to them.

OCR's guidance requires all local recipients to report program receipts in their possession by May 31, 2018. Localities may spend Program Income that is on hand on eligible activities if those funds are committed by March 31, 2019. Localities are expected to notify OCR of their plans for the funds.

Any Program Income funds on hand (and uncommitted) as of March 31, 2019 must be returned to OCR by April 30, 2019. Repayments of Revolving Loan Funds received after that date must be returned to OCR upon receipt.

All program receipts must be reported to OCR, even if they fall below the \$25,000/\$35,000 exclusion level in the definition of Program Income. All revolving loan fund receipts are considered Program Income, and are not eligible for the \$25,000/\$35,000 exclusion. Some RLFs may have been defederalized. Check with OCR representatives to confirm your Fund's status.

The amount of funds subject to recapture by OCR is not fully known. For more information, contact Jason Purvis at Jason.Purvis@nyshcr.org.

2019 State Budget Cont'

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Cahill have legislation under consideration for mobile home replacements (A.1124 and S. 1378).

- Assemblymember Jenne and Senator Little also have introduced bills to address the practice of lease-to-own in manufactured home parks (A. 6836 and S.6836).

Addressing the needs of lower income residents of mobile and manufactured home parks has been particularly challenging due to the inability to provide lien security that runs with the land for any public dollars that are invested in the home. Advocates continue to work with legislators on finding an adequate solution for this problem.

Save The Date!

The Supportive Housing Network of NYS will hold the 18th Annual Supportive Housing Conference on Tuesday, June 12th at the Marriott Marquis Hotel in Manhattan. The conference runs from 8:00 AM to 6:30 PM.

The keynote presentation will be delivered by National Book Award winner Jacqueline Woodson, author of *Brown Girl Dreaming*, and *Another Brooklyn*. Anti-racism educator Marc Dones will discuss the history of structural racism and homelessness and how to address it.

Register at www.network-conference.org.

Join the conversation!

Staff of Rural Preservation Companies are invited to join with their peers on the **NYS Rural Housing Coalition's Peer-to-Peer RPC Forum** on Facebook to discuss issues related to administering housing programs and share ideas on new strategies for addressing housing needs in our communities. Join the conversation today!

Housing Counseling Advisory Committee Members Sought

A Federal Register Notice, published on April 09, 2018, announces vacancies on the Housing Counseling Federal Advisory Committee (HCFAC). HUD is seeking nominations to fill eight (8) vacancies. Of the 8 new members, two each must represent one of the following 4 categories: mortgage industry, real estate industry, consumers, and HUD-approved housing counseling agencies. Individuals may nominate themselves. Please carefully read the Federal Register Notice. It can be found on *FDsys.gov*.

- Nominations to the HCFAC must be submitted via HUD Form 90005 which is available on the Office of Housing Counseling's Federal Advisory Committee Web page. Each nominee will be required to provide all

the information on HUD Form 90005, as well as the following information:

- Name, title, and organization of the nominee and a narrative description of how the applicant is representative of at least one of the following 4 categories: mortgage industry, real estate industry, consumers, and HUD-approved housing counseling agencies.
- Nominee's mailing address, email address, and telephone number;
- A narrative statement summarizing the nominee's qualifications, unique experiences, skills and knowledge the individual will bring to the HCFAC and reasons why the nominee should be appointed to the HCFAC;

- A statement agreeing to submit to any pre-appointment screenings HUD might require of Special Government Employees, as defined in 18 USC. 202;
- A statement confirming that the nominee is not a registered federal lobbyist;
- The Nominee's signature and date.

Incomplete applications may be rejected from further review. Applications are due no later than May 09, 2018 at 11:59:59 PM. Nominations must be submitted via email to: *HCFAC.application@hud.gov*. Individuals that do not have internet access may submit nominations Office of the Deputy Assistant Secretary for Housing Counseling, HUD, 451 7th Street SW, Room 9224, Washington DC 20410.

Visit our website at www.ruralhousing.org
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