



New York State Rural Housing Coalition, Inc.

November, 2018

Building Resiliency

What Can Recent Hurricanes Teach Us?

A recent report from the Washington Post discusses the lessons to be learned for the construction trades in aftermath of Hurricane Michael, which swept ashore on the Florida Panhandle in early October, along with studies following the devastation of Hurricane Andrew in 1992. The WP article notes that ‘The houses still standing in storm-ravaged neighborhoods of Florida’s Panhandle are conspicuous for their presence. ‘Sticking up from the rubble like one remaining tooth in a jawful of decay, each one is a haunting reminder of what used to exist around it.’ But what is it that made the difference?

Videos shared of the devastation do point to some commonalities of the homes that withstood the worst of the winds. Many of the survivors have hiped metal roofing, design features which may play a part in the survival of the buildings. Were the surviving homes the most expensive homes in the neighborhood? Not necessarily, according to the President of the Federal Alliance for Safe Homes. “We have evidence that we can construct affordable housing that is resilient,” said Leslie Chapman-Henderson. “Often the difference between a roof that stays on and one that flies

off is the connection method. A handful of additional nails can mean the difference.”

Interestingly, five homes built by Habitat for Humanity in Panama City, FL are some of the rare survivors of Hurricane Michael. Altogether, the five Habitat homes lost some siding, an air conditioning unit, and one window. Habitat’s houses were built with hurricane ties, thicker lumber, windstorm plywood and metal roofs. The homes meet the “Fortified Gold” standard of the Insurance Institute for Business and Home Home Safety, an independent research organization that has established a voluntary set of standards that go beyond code to harden homes against Mother Nature. Roy Wright, CEO of IBHS noted that it is critical to make sure the edge of the roof will be able to withstand the wind so the roof doesn’t pop off. This is achieved using special nails and metal attachments between the roof and the walls.

“Homeowners have to demand that their homes are rebuilt in a strong way. There are a lot of shady actors who chase these storms and take advantage of people,” Wright said. “This is not something that costs tens of thousands of dollars, this is

tify their roof, windows and doors. Homeowners just have to be armed with the right questions.” He said retrofitting a roof is about \$1,000 for a 2,000-square-foot roof, the average size in the United States. When building a house from scratch, it could cost as little as 3 percent to 5 percent more “to harden the house, fortify the roof, windows and doors and tie the house together tightly from top to bottom” in some areas of the country, he said.

Homes built prior to World War II tend to perform well in storms, but homes built during the postwar baby boom period tend to be vulnerable to damage in storms because they were built quickly and cheaply.

In addition to having a safer home, home owners who fortify their structures can see discounts on insurance, as well as less likelihood of being displaced as a result of a major storm.

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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...

Interest Rate Decrease

USDA Rural Development has announced an interest rate decrease on Single Family Direct mortgages. As of November 1st, the interest rate drops from 3.75% to 3.5% for Section 502 Direct Program Loans. The same rate applies to Section 524 Housing Site Development Loans. The rate for Non-Program Loans drops from 4.25% to 4%.

Senator Protests Weakening Of Fair Housing Effort

Senator Cory Booker sent a letter on October 12th to HUD Secretary Ben Carson urging him to halt HUD's efforts to weaken its Affirmatively Furthering Fair Housing (AFFH) regulations, which help local communities meet their legal obligations to combat residential segregation and expand housing opportunity. Responding to HUD's Advanced Notice of Proposed Rulemaking related to the AFFH rule, Senator Booker urged the agency to "not move forward with these proposed alterations to the existing rules or elimination of the related assessment tools."

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!

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.

HUD Posts HOME Reports By State & Congressional District

HUD's Office of Affordable Housing Programs has posted three frequently requested ad hoc reports about the HOME Investment Partnerships Program investments and units by state and by congressional district.

- HOME Units Completed within LIHTC Projects by State provides the number of HOME units completed within Low Income Housing Tax Credit projects by state since 2010. The report also provides a breakdown of overall HOME funds disbursed for LIHTC projects and the average amount of HOME funds disbursed per LIHTC project.
- HOME Units Completed by State provides the number of HOME units completed since 1992 by state. The report also provides a breakdown of completed HOME units by tenure type and the amount of HOME funds committed and disbursed.
- HOME Units Completed by Congressional District provides the number of HOME units completed since 1992 by congressional district. The report also provides a breakdown of completed HOME units by tenure type and the amount of HOME funds committed and disbursed.

The three reports can be found at www.hudexchange.info/news/frequently-requested-ad-hoc-home-reports/. Additional HOME reports are listed on the HOME homepage at: <https://bit.ly/2odvvJv>.

Senior Housing Tax Credit Proposed

On October 11th, Senator Dean Heller introduced the "Seniors Housing Tax Credit Act" (S.3580). If enacted, the bill will create a new tax credit to help make housing affordable to extremely low income senior households. According to the Senator's press release announcing the bill's introduction, the legislation would provide dollar-for-dollar tax credits to housing providers who rent to extremely low income seniors.

Under Senator Heller's proposal, tax credits would be allocated to each state, which would then award those credits to owners and developers who rent properties to extremely low income seniors. Eligible households would pay no more than 30 percent of their incomes for rent and utilities, and the housing providers would receive the tax credit as "compensation for any potential loss."

Text for the "Seniors Affordable Housing Tax Credit Act" (S.3580) is available at: <https://bit.ly/2IZ9QOH>.

Housing RFP Issued

The Town of Dryden in Tompkins County has issued a Request For Proposals for consulting services for a housing conditions survey. The housing conditions survey will help decision makers to better understand the current housing conditions in the community and develop program strategies for addressing the needs with programs such as HOME and CDBG.

Proposals are due by November 15th. To secure a copy of the RFP, email Ray Burger, Town Planner, at rburger@dryden.ny.us.

Free Social Media Strategy Webinar

A well-thought-out social media strategy doesn't have to take weeks to plan or a fortune to execute. Download the free on-demand webinar for access to expert advice on building a winning Facebook ad strategy - no matter your budget or experience level. Visit https://crowdskout.com/on-demand-webinar-facebook-ad-strategy-sb/?utm_source=smartbrief&utm_medium=newsletter&utm_campaign=fbstrat.

Income Averaging Resource

The concept of income averaging in Low Income Housing Tax Credit projects has become an issue following the passage of the Consolidated Appropriations Act of 2018.

The Tidwell Group website recently published a blog on the subject, describing the potentially disastrous recapture ramifications for tax credit project operators from these changes. Income averaging allows credit-qualified units to serve households earning as much as 80 percent of Area Median Income (AMI), so long as the average income/rent limit in the property is 60 percent or less of AMI. Owners electing income averaging must commit to having at least 40 percent of the units in the property affordable to eligible households. Essentially, an owner may unintentionally disqualify the property from receiving tax credits, if not handled correctly.

For more information, visit: https://tidwellgroup.com/income-averaging-handling-a-double-edged-sword/?gclid=EAIaIQobChMI7onDzv2w3gIVQ77AChliGQpHEAMYAyAAEgItIPD_BwE.

Readiness For Senior Care Agencies

Two workshops will be held in western New York in December on readiness planning for agencies that serve senior citizens. Sponsored by FEMA and the Administration for Community Living, the symposia will focus on readiness for weather events that cause service disruptions and threaten continued provider services. The training will cover preparedness planning, continuity basics, and mental health preparedness.

The sessions will be held in Mt. Morris on December 5th, and in Rochester on December 6th. The sessions will run from 9:00 AM to 3:30 PM on both days.

To register, visit <https://readyse-niorslivingstonco.eventbright.com> for the session on December 5th, and <https://readyseniorsrochester.eventbright.com> for the session on December 6th.

In Memoriam

It is with great sadness that we inform you of the passing of Glen Laws on Wednesday, October 17th of natural causes during a business trip. Glen had been a Housing & Community Renewal Specialist in the Office of Housing Preservation division of the NYS Homes and Community Renewal for 32 years. His laughter and sense of humor will be missed.

Please keep his family in your thoughts as they go through this difficult time. A memorial celebration of Glen's life will be held at a future date. Those wishing to remember Glen may do so by contributing to an education fund established for his adored grandchildren Ava and Alejandro Rosales at SEFCU, PO Box 12189, Albany, NY.

Advocates Annual Meeting

The Rural Advocates Annual Meeting will take place on November 8th and 9th at the Otesaga Hotel in Cooperstown. The Advocates annual gathering includes discussion of federal and state policy issues in light of recent elections, and the development of the 2019 legislative priorities. Hotel rooms are \$243, including lunch and dinner on Thursday, and breakfast on Friday. Reserve your room by calling (607) 353-6906 and using the group code 2382926.

RSVP by November 2nd to nys-ruraladvocates@gmail.com.

Community Project Crowdsourcing

Ioby.org is a website devoted to sharing grassroots ideas for community revitalization and betterment, and fundraising for those projects. Current posts on the site contain some intriguing concepts, such as using the traffic patterns created on streets immediately following snowstorms to identify locations where there are opportunities to shrink roadways in favor of pedestrian safety improvements or amenities, such as in a Main Street neighborhood.

The website also contains a crowdsourcing fundraising feature which has raised \$4.5 million for local projects since 2009. In addition, the site features a free guide with tips for making fundraising initiatives more effective. Other free guides include information on green infrastructure, improving transit access, winter community projects (holiday pop up shops!), and social justice.

Visit Ioby's website at www.ioby.org.

Solar Manufactured Home Park

A New Hampshire manufactured home community will soon be powered by solar. Mascoma Meadows, a 50 unit resident-owned community in Lebanon, New Hampshire will have a 384 panel solar array installed by the end of this year. The projected savings per household resulting from this project is \$270 per year.

The solar array will occupy one half acre of land. The project will be funded through a \$168,000 grant from the Public Utilities Commission, and a Power Purchase Agreement. After five years, the Park Cooperative will purchase the array at a discount, with financing provided by the New Hampshire Community Loan Fund.

The project was assisted by ROC-NH, a program of the New Hampshire Community Loan Fund; the Vermont Law School's Energy Clinic; and Elijah Emerson of the Piper, Eggleston and Cramer law firm.

Strength Matters

The Strength Matters website is designed to support affordable housing developers by strengthening their financial positions. A particular focus is to improve financial reporting to increase access to capital from lenders and investors through promotion of increased financial transparency; standardization of accounting practices; and building industry consensus on accounting and underwriting principles and practices. Tools available include a Sample Grants Outline and Index for Tracking in an Excel format.

Visit <https://strengthmatters.net> for more information.

Finance Closing Coordinator

Conifer Realty has an opening for a Finance Closing Coordinator in their Rochester office. This role works closely with all Conifer departments and professionals to coordinate the flow of information and documents between the departments and outside representatives to assist in meeting project objectives and deadlines. Successful candidates will have minimum 2 years prior administrative support, executive administrative assistant experience; prior rental housing industry, legal closing experience or affordable housing experience preferred. Associates degree, preferably in Business, desired. Strong MS Office suite [Word, Excel, PowerPoint, Outlook, OneNote] skills a must. Must possess strong organizational and multi-tasking skills to meet required deadlines, along with excellent customer service and communication skills to interact with internal and external customers. Responsibilities include coordinating completion of due diligence checklist items prior to closing on all syndication, construction and permanent loans and interface with lenders and investors; tracking MWBE/EEO and Section 3 compliance of general contractors, and coordination of project documents. Being a self-starter who can work both independently as well as support a team is vital. Excellent benefits package including health, life and dental, long-term disability insurances, 401k and competitive salary.

Apply today at www.career-satconifer.com and apply on job # NY18272.

EOE

Career Opportunities

Executive Director

Frontier Housing Corp. in Dexter, NY is searching for a new Executive Director to run its organization under the direction of the Board of Directors. Must have past management/supervisory experience, post-secondary education, and an assertive and accomplishment driven personality. Experience with the management of RD Section 515 properties; owner-occupied rehab grants; and/or business functions, such as, accounting, finance, and HR, preferred. To apply, email your resume and cover letter to jodi@frontierhousingcorporation.com.
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Assistant Accountant

NYSHCR has an opening for an Assistant Accountant in the New York City office. Under the general supervision and direction from the Comptroller, performs professional accounting analysis and duties including: preparation and review of program financial statements; preparation of program related reports and project analysis; posting accounting transactions to the general ledger; verification of bank transactions to source documents. Four year degree in Accounting preferred with 3 years experience. To see full job description, visit www.nyshcr.org/AboutUs/JobOpportunities/.
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Senior Project Manager

The Community Builders has an opening for a Senior Project Manager to provide Design/Construction Services associated with the development of and redevelopment of real property for multifamily housing in the upstate New York area. Bachelors Degree from an accredited institution in Architecture, Engineering or Construction Management is required and ten years of project management experience in the design and construction of developments exceeding \$10M in construction costs. Experience with LIHTC, HUD, or other federally funded developments. Knowledge of and the ability to interpret due-diligence documents associated with environmental, engineering, and the physical needs of a building. Skilled in leading a design team including architects, engineers, and consultants and the coordination of the design team activities with internal departments at both the regional and corporate level. Knowledge of construction sequencing, materials and methods.

Visit www.tcbinc.org/culture-careers/opportunities.html to learn more and to submit an application.
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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.

HCR Unveils RPC Funding Opportunity

New York State Homes and Community Renewal's Office of Community Renewal invites Neighborhood Preservation Program and Rural Preservation Program (NPP/RPP) organizations to apply for funding under the Homeownership Preservation Initiative (HPI) for Outreach and Education.

The HPI is to educate residents and owners of manufactured home park communities about existing HCR resources, which can be used to improve quality of the infrastructure and housing conditions within manufactured home park communities. Funds provided through HPI will enable four NPP/RPP organizations to hire a full time Education and Outreach Associate for up to two-years and host up to two AmeriCorps VISTA volunteers for

a minimum of a year. This initiative is made possible from funds from the JP Morgan settlement. A total of \$735,188 is available in this RFP. This funding is expected to support assistance to four preservation companies across the state.

A full Request for Proposals (RFP) and application for funds is available on the HCR website, <http://www.nyshcr.org/Funding>. Applications are due no later than 3:00 PM on Friday December 14, 2018. Applications must be submitted via email to NOFA_Applications@nyshcr.org. An information session webinar, hosted by HCR and AmeriCorps staff, will be held on Thursday November 15, 2018 from 12:00 - 1:00 PM. To register for the webinar email NOFA_Applications@nyshcr.org.

Housing Rehab

Specialist Training

Housing rehabilitation specialists fill an important role in the housing redevelopment process. They serve as facilitators between the Local Program Administrator (LPA), contractors, and the homeowner to ensure the health, safety, code compliance, energy efficiency, sustainability, and affordability of 1-4 bedroom family dwellings. A two day training course for rehab specialists has been developed. The target audience for this training is rehab or spec-writing staff of NYS agencies, municipalities, RPCs, Local Program Administrators, and housing nonprofits.

For more information or to register, visit: <https://flatleyreadllc.com/event/rehab-specialist-training-new-class/>.

USDA Training Site Down

USDA's Single Family Housing Guaranteed Loan Program recorded training webinars are currently unavailable on USDA LINC's Training and Resource Library. Users will receive a "Your Account Has Expired" message when they attempt to access a recorded webcast. We apologize for the inconvenience and hope to have access to the recorded trainings restored within the next thirty days.

In the meantime, users may continue to view the handout option "Slide with Notes". This option includes all power point slides with comprehensive speaker notes. Questions may be directed to the National Office Division at (202) 720-1452.

Visit our website at www.ruralhousing.org
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79 North Pearl Street
Albany, New York 12207