



# RHD Rural Delivery

New York State Rural Housing Coalition, Inc.

October, 2015

## Conference Photo Winners Selected!

At September's annual conference in Oswego, there were plenty of cameras in evidence, so we put out a call for photos that captured the conference experience. Our winning photo was taken during the walking tour on the afternoon of September 16th by Mary Jo Terrance of Mohawk Indian Housing Corporation.



*Rich In History, Rich In Memories*

Mary Jo captioned the shot 'Rich in History, Rich in Memories'. The shot from the rooftop of Oswego City Hall captures so many features of this year's conference- the gorgeous weather, downtown buildings undergoing revitalization (note the roof garden on the right hand side of the photo), the conference center and both hotels across the Oswego River, and Lake Ontario in the distance. Mary Jo noted "I remembered the vision the Mayor has in revitalizing the harbor. I could just picture it from back then in its heyday and what it could become."

See the Runner Up photo on Page 4.

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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.

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## Bits and Pieces...

### Leviticus Awarded \$3.25 Million

Marking the largest federal award in its history, the Leviticus Fund was selected to receive \$3.25 million in combined grants and loans from the US Treasury Department's CDFI Fund. A Financial Assistance award will provide \$1.75 million of new resources to support Leviticus' core lending for affordable and supportive housing and community-based facilities, and a Healthy Food Financing Initiative award will provide an additional \$1.5 million to support emerging lending to healthy food-access projects within economically poor communities.

### Platforms For Prosperity Fellowship

#### Webinar On October 6th At 1:00 PM

CFED, with the support of the Bank of America Charitable Foundation, is launching the Platforms for Prosperity Fellowship. This 10-month working Fellowship will engage six senior workforce development leaders in effecting change in their communities by integrating financial capability services into their organizations' programs. Registration is required to join a webinar on Tuesday, October 6, 2015 from 1:00-2:00 PM to learn more about this opportunity.

Fellows will benefit from direct technical assistance and participate in peer learning events, including visits to financial capability innovators across the country. Ultimately, the Fellows will each launch projects that further the goal of helping families achieve financial security. Fellows will receive a \$15,000 stipend to support their participation in the program.

CFED and Bank of America are seeking applicants from organizations that currently provide workforce development services and who want to enhance the impact of their programs through the integration of financial capability services. The Fellows will be experienced leaders in the field, with roughly ten years of experience and hold a position to effect change within their organizations. To apply, complete the application and email it to [rfp@cfed.org](mailto:rfp@cfed.org) by 5:00 PM on October 26, 2015.

If you have any questions about the Fellowship, please contact CFED's Megan Bolado at [mbolado@cfed.org](mailto:mbolado@cfed.org).

## Two GSE Bills Introduced

Two bills concerning the government sponsored enterprises Fannie Mae and Freddie Mac were introduced in the Senate last week. The first bill would suspend pay hikes for the CEOs of Fannie and Freddie. The second bill would prevent the US Treasury from selling its stake in the GSEs without Congressional approval and prohibit the use of GSE guarantee fees (G-fees) to offset government spending unrelated to the GSE's business operations.

The "Equity in Government Compensation Act of 2015" (S 2036), introduced by Senators Elizabeth Warren and David Vitter on September 15th, would reverse multimillion dollar pay raises for the CEOs of Fannie and Freddie that were approved earlier this year by Federal Housing Finance Agency Director Mel Watt. The bill would set each CEO's base salary at \$600,000, the amount they earned in 2014, and would cap any future salary increases as long as the GSEs remained in conservatorship. Director Watt had approved a \$3.4 million increase for Freddie Mac CEO Donald H. Layton and Fannie Mae CEO Timothy J. Mayopoulos.

S 2036 was fast tracked through the Senate, passing the bill by unanimous consent on the same day it was introduced. Fast tracking is how Congress can quickly move a

bill outside the regular legislative process without procedural obstacles. The House is expected to take up the bill under a "suspension of the rules," a designation reserved for noncontroversial bills. S 2036 largely mirrors HR 2243 introduced by Representative Ed Royce and approved with bipartisan support in the House Committee on Financial Services. The Administration has indicated President Obama would sign the bill into law.

Senator Vitter stated, "Giving massive taxpayer-funded pay raises to Fannie Mae and Freddie Mac isn't just out of touch – it's downright offensive. These two companies are wards of the state. They exist in the current form only because folks across the country paid to bail out the mortgage giants during the financial crisis. In fact, they'd still be on the hook if Fannie Mae and Freddie Mac incurred further losses."

The second bill, the "Jumpstart GSE Reform Act" (S 2038), introduced on September 16th by Senators Bob Corker, Mark Warner, David Vitter, and Elizabeth Warren, would prevent Treasury from selling its share of the GSEs' preferred stock without instruction from Congress. S 2038 would also prohibit Congress from using any increase in G-fees – fees charged by the GSEs on mortgage lenders to guarantee

loans and ultimately passed onto homebuyers – as an offset for other government spending. Earlier this summer, the Senate tried to use G-fees to offset the cost of the highway spending. The cosponsors of S 2038 introduced similar legislation last Congress.

Senator Corker initially tried to fast track a bill preventing Treasury from selling shares of the GSE's preferred stock without Congressional approval. Because it lacked the G-fee provision, Senator Warren withdrew her support. Senator Sherrod Brown, the Ranking Member of the Senate Banking Committee, put a hold on the fast track process, stating he would prefer to tackle housing finance reform through regular order and not in a piecemeal fashion. Once Senator Corker agreed to include the G-fee provision, Senator Warren recommitted her support for the bill. It's unclear whether the Senate will take up the bill.

When introducing S 2038, Senator Corker stated, "There is an overwhelming bipartisan, bicameral consensus that congressional action is needed to reform our housing finance system and it is hard to imagine that anyone truly wants to return the GSEs to the failed model of private gains and public losses. While comprehensive reform is my preference, we must not allow a small minority to prevent us from making any progress at all."

## CXHE Re-brands Organization

At the CXHE statewide conference in Albany on September 21st, the new name and logo of the organization was introduced. Going forward, the Coalition for Excellence in Homebuyer Education will be known as HomeSmart NY.

HomeSmart NY is a peer-led organization of housing counselors and



others interested in building the capacity and effectiveness of the housing counseling industry across New York. The organization has a strong connection with the Empire Justice Center and has been instrumental in securing foreclosure prevention funding through the office of Attorney General Eric Schneiderman. The Attorney General presented at Monday's conference via video.

## Section 3 Training Slated

NYS HCR will host a series of trainings across the state on Section 3 in October. The training sessions began on Wednesday, September 30th with a session in Liberty in Sullivan County, and will end on October 29th. The trainings will be offered in both urban and rural areas of the state. Different sessions will be offered for residents, government, and nonprofits/developers.

The training schedule for the remainder of the sessions is:

- October 2nd- 25 Beaver Street, Hearing Room #510, 5th Floor, New York City
- October 6th -Syracuse Housing Authority, Toomey Abbott Towers, 1207 Almond St., Syracuse
- October 7th- Broome County Public Library 185 Court Street, Binghamton
- October 21st - Unido De Buffalo, 254 Virginia Street, Buffalo
- October 22nd- Hampton Inn Olean, 101 Main Street, Olean
- October 28th- Hampton Plaza, 38-40 State Street, Albany
- \* *Resident session* (October 28th)- 200 South Pearl St., Albany
- October 29th- Town Office, 151 Banker Rd., Plattsburgh

The training is broken up into 3 sessions per day in the same location, with the exception of Albany, where the evening session will be held at a different site (Note asterisk above). The morning session will run from 10:00 AM to Noon for units of local government and NYS HCR staff. The afternoon session will run from 3:00 to 5:00 PM for contractors, developers, Non-profits, and other businesses. The evening session will run from 5:00 to 7:00 PM for residents.

## HomeSmartNY and OneTitle Announce Partnership

OneTitle National Guaranty Company—the New York-based title insurer that has dramatically reduced title-related closing costs—and HomeSmartNY (formerly CXHE) announced a groundbreaking partnership on September 28, 2015 to bring information and training on title insurance to housing counselors from over 70 housing counseling agencies and their clients across New York State as well as their clients with the goal of creating better informed consumers and making homeownership more affordable.

OneTitle is a New York-based title insurer that filed less expensive title insurance rates and drastically eliminated and reduced fees to homebuyers, lowering title insurance-related closing costs by 20-40% on most transactions. This is a major change from all of the company's major competitors who work together and file a single set of more expensive title insurance rates.

The partnership with HomeSmartNY is another step in OneTitle's continuing effort to help make homes and mortgages more affordable in New York State by reducing title-related closing costs. OneTitle also announced earlier this month that Gail Kresge joined the company as Vice President. Gail brings extensive industry experience, including a long tenure at the State of New York Mortgage Agency (SONYMA) where she worked to help New Yorkers purchase their first home.

As part of the partnership with HomeSmartNY, OneTitle is offering training to counselors and is happy to attend homebuyer education classes to educate borrowers.

For more information on OneTitle please visit [www.onetitle.com](http://www.onetitle.com) or contact Gail Kresge at (212)641-0200 or [gkresge@onetitle.com](mailto:gkresge@onetitle.com). To compare OneTitle's rates, please visit [www.onetitle.com/calculator](http://www.onetitle.com/calculator).



## Conference Photos Runner Up

Our runner up winner captures the cupola of Oswego City Hall. This shot was taken from the rooftop of City Hall by Mike Bosak of USDA Rural Development.

Thanks go to Mayor Tom Gillen for making it possible for conference attendees to visit the rooftop during our walking tour, and to all who submitted their photos in the contest. If you have a great shot from this year's conference, please feel free to send it to us. We'd love to see what else we missed.

# Career Opportunities

## Program Assistant

The Program Assistant provides office support to the Housing Services Department. Responsibilities include; providing support to enhance delivery of programs; includes documentation and file maintenance, creating purchase orders, facilitating mailings, monitoring phones and special projects as assigned.; Min. Req.: HS Diploma/GED and two (2) years experience in administrative or program delivery work with direct consumer interaction including program enrollment and selection criteria responsibilities; AND work experience meeting reporting requirements and deadlines; AND meet TCAction criteria for satisfactory driver's license in order to access agency owned vehicles.

Mail, fax, or email resume w/ cover letter to Professional Development Director, TCAction, 701 Spencer Road, Ithaca, NY 14850; Fax# (607) 273-3293; email: [jobs@tcaction.org](mailto:jobs@tcaction.org). Program Assistant applications accepted until Friday, October 2, 2015.

AA/EEO

## Underwriter

NYS Homes and Community Renewal has an opening for an Underwriter in the Multi-family unit. This position will evaluate project feasibility and eligibility and determine loan amounts. Qualifications include a Bachelors degree with a preference for a Masters degree in business, public administration or city planning. Two years applicable work experience required.

For more information, visit [www.nyshcr.org/AboutUs/JobOpportunities/FD-Underwriter.pdf](http://www.nyshcr.org/AboutUs/JobOpportunities/FD-Underwriter.pdf).

EOE

## Housing Assistant

Housing Assistants implement day-to-day service delivery to Housing program participants; maintaining assigned caseload. Responsibilities include: timely completion of recertification, collecting documentation, identification of household composition and income, collecting third party verification and supporting documentation to ensure program compliance, database input and maintenance, issuing voucher documents; conducting recertifications; and maintaining and completing required reports and records.; Min. Req.: HS Diploma or GED AND three (3) years' work exper-

## Commercial Loan Specialist

USDA seeks a commercial loan specialist for the office in Watertown, NY. The successful candidate will have the following qualifications:

- Knowledge of Commercial and Community Programs loan and/or grant making requirements
- Knowledge of Commercial and Community Programs servicing requirements
- Knowledge of Building Standards, Costs, Specifications and Contracts
- Program Administration/Project Management

ience in human service program with direct consumer interaction including program enrollment and selection criteria responsibilities.; AND work experience meeting reporting requirements and deadlines; AND meet TCAction criteria for satisfactory driver's license in order to access agency owned vehicles.

Mail, fax, or email resume w/ cover letter to Professional Development Director, TCAction, 701 Spencer Road, Ithaca, NY 14850; Fax# (607) 273-3293; email: [jobs@tcaction.org](mailto:jobs@tcaction.org). Housing Assistant applications accepted until Friday, October 2, 2015. AA/

- Oral Communication
- Written Communication

No prior Federal experience is required. Applicants must meet all qualifications and eligibility requirements by the closing date of the announcement including specialized experience and/or education, as identified by grade level. The requirements are detailed in the job notice.

For more information, visit: [www.usajobs.gov/GetJob/ViewDetails/416324200](http://www.usajobs.gov/GetJob/ViewDetails/416324200).

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 [colin@ruralhousing.org](mailto:colin@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.

## HOME LPA NOFA Issued

The Office of Community Renewal recently announced the availability of approximately \$16.5 million of Federal Fiscal Year 2014 and 2015 funds for the New York State HOME Local Program.

The NYS Home Local Program is a federally funded program administered by the Housing Trust Fund Corporation/OCR. The program is designed to fund a variety of residential housing activities to expand the supply of decent, safe, and affordable housing throughout the State of New York. The funds made available in this NOFA represent the NYS HOME Local Program 2014 and 2015 fiscal year HOME funds set aside for use by Local Program Administrators (LPA's).

Eligible LPA's are defined as: units of local government to include counties, cities, towns and villages that are not federal HOME Program Participating Jurisdictions (contracted with the HTFC as State recipients), non-profit corporations incorporated under State Non-Profit Corporation Law and Housing Authorities (contracted with the HTFC as Sub-recipients), and Community Housing Development Organizations (CHDO, contracted with the HTFC as CHDO's).

To be eligible to apply for an award, LPA's must have been in existence and providing recent and relevant residential housing services to the community for at least one year prior to application. Applicants must be able to demonstrate a local market need for the program proposed and the capacity to utilize the amount of funding requested within the two year contract term.

Applications will be accepted for residential housing activities in the following four categories: Homeowner Rehab, Homebuyer, Rental, and Tenant based Rental Assistance (TBRA).

In the category of Owner Occupied Housing Rehabilitation, funds may be requested to provide substantial or moderate housing rehabilitation of single family (1-4 unit), owner occupied homes. Housing rehabilitation must be performed according to HTFC housing rehabilitation standards and the unit must meet NYS and/or Local Code upon completion. LPAs may not undertake some stand-alone forms of special purpose homeowner repair programs, such as weatherization, energy efficiency, emergency repair or handicapped accessibility programs, however, these types of

activities may be undertaken with HOME funds as part of a comprehensive housing rehabilitation project, provided the unit will meet NYS and/or Local Code upon completion.

Manufactured Home Replacement activities provide an existing homeowner of a sub-standard manufactured (mobile) home to be replaced with a new manufactured home. Replaced units must meet State or Local Code upon completion and be installed according to the Manufactured Home Construction and Safety Standards at 24 CFR Part 3280, HOME Permanent Foundation Requirements at 92.251(e) and HTFC design standards upon completion. **Rehabilitation of a manufactured home unit is NOT an eligible activity.**

The HOME LPA application for funds available through this NOFA and corresponding RFP became available on the NYS Homes and Community Renewal website, [www.nyshcr.org/Funding/](http://www.nyshcr.org/Funding/), on Wednesday, August 12th. Applications are due no later than 4:00 PM on Tuesday, October 13th, 2015. Applications must be submitted using the Community Development Online Application System (CDOL) at: [www.nyshcr.org/Apps/CDOnline/](http://www.nyshcr.org/Apps/CDOnline/).

## Healthy Communities Workshop In Delhi

On Wednesday, October 14th, a presentation on Healthy Communities By Design: Economic, Environmental and Public Health will be held in the Okun Theatre, Farrell Student and Community Center, SUNY Delhi at 6:30 PM.

On Thursday, October 15th, Building Healthy Communities, an open forum, will be held from 12:30 to 2:00 PM at the same location.

The Healthy Community by De-

sign Workshop and Building Healthy Communities Open Forum are presented by the Cornell Cooperative Extension Rural Healthcare Alliance of Delaware County in collaboration with SUNY Delhi, O'Connor Hospital and Delaware County. For more information contact Cornell Cooperative Extension at (607) 865-6531 or email [nc225@cornell.edu](mailto:nc225@cornell.edu); [sovaef@delhi.edu](mailto:sovaef@delhi.edu) or [amy.beveridge@oconnorhosp.org](mailto:amy.beveridge@oconnorhosp.org).

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.

## Fund For Nonprofits

The 2015-16 NYS Executive Budget creates a \$50 million Non-profit Infrastructure Capital Investment Program to make targeted investments in capital projects that will improve the quality, efficiency, and accessibility of eligible non-profit human services organizations that provide direct services to New Yorkers. Targeted areas of investment include, but are not limited to, renovations or expansions of space used for direct program services; technology upgrades related to improving electronic records, data analysis, and/or confidentiality; modifications to provide for sustainable, efficient spaces that

would result in overall energy and cost savings; and accessibility renovations.

One of the conference presenters in Oswego noted that this fund is going to become available and a NOFA might be released soon. At press time, details about this fund, including which office or department might administer the program, or what the turnaround time for complete applications might be, are not available. It is worth exploring how this fund might benefit your organization, and beginning to collect information for an eventual applications.

## EDA Grant Window Still Open

The Economic Development Administration solicits applications from applicants in rural and urban areas to provide investments that support construction, non-construction, technical assistance, and revolving loan fund projects under EDA's Public Works and Economic Adjustment Assistance programs. Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies that advance new ideas and creative approaches to advance

economic prosperity in distressed communities. Although the last published application deadline for EDA's FY 2015 Public Works and Economic Adjustment programs was June 12, 2015, EDA is still accepting applications for review and consideration. Please be aware that EDA is updating and streamlining its application process and forms for FY 2016 and that information will be forthcoming.

To review a fact sheet on this program, visit: [www.eda.gov/funding-opportunities/files/2015-EDAP-FFO-Fact-Sheet.pdf](http://www.eda.gov/funding-opportunities/files/2015-EDAP-FFO-Fact-Sheet.pdf).

## MWBE Lending Program Available

Empire State Development Corp. offers a lending program to provide financial assistance to Minority and Women-Owned Business Enterprises (MWBE) in the State, as well as to projects and programs that assist the development of entrepreneurship among minority persons and women in New York State. Government sponsored residential construction projects are an eligible use of these funds. Eligible uses include: Linked deposits, minority and women revolving loan trust fund; Contractor development assistance; Business development loans or franchise loans; Loan guarantees; and Incubator assistance.

For more information, visit: [www.empire.state.ny.us/BusinessPrograms/MWBEDevelopmentLending.html](http://www.empire.state.ny.us/BusinessPrograms/MWBEDevelopmentLending.html).

## Disaster Recovery Financing

At the recent conference in Oswego, Ross Clarke of CPC announced the availability of \$20 million in development financing for communities impacted by hurricanes, tropical storms and resultant flooding. CPC is administering a loan program consisting of CDBG-DR funding that is designed to create smaller affordable rental housing projects of 8-20 units. The projects can be either new construction or the rehabilitation or adaptive reuse of a vacant building. Development costs under the program are capped at \$200,000 per unit. As the funding is from the CDBG program, Davis Bacon Wage Rates apply, and occupants of the assisted units must have incomes below 80% of median.

For more information on this financing opportunity, contact Ross Clarke at [rclarke@communityp.com](mailto:rclarke@communityp.com).

## Disabled Renters Study

A study recently released by PD&R, *A Picture of Disability and Designated Housing*, explores the status of available and accessible housing for HUD-assisted households with disabled members and compares the profile of this population with the larger population of disabled US residents. The study, which finds that 78 percent of disabled renter households in the United States do not receive HUD housing assistance, also considers the implications of these findings for HUD policy and data resources and offers recommendations for future research. To access the report, visit [www.huduser.gov/portal/pdredge/pdr\\_edge\\_research\\_092815.html](http://www.huduser.gov/portal/pdredge/pdr_edge_research_092815.html).

## What Does House Leadership Shake-up Mean for NHTF?

Speaker of the House John Boehner's decision to resign from Congress at the end of October has set off speculation about who will replace him and who will move up in the Republican hierarchy. The ultra-conservative wing of the House Republicans, which threatened to unseat Mr. Boehner as Speaker, will continue to influence major decisions and may indeed have more power.

As of press time, current Majority Leader Kevin McCarthy is expected to be the next Speaker. The major competition will be for the next Majority Leader. Among the names circulating is House Financial Services Committee Chair Jeb Hensarling. If Mr. Hensarling moves up, there will need to be a new Chair for the Financial Services Committee. Representative Ed Royce has already announced his interest in the post.

Mr. Royce is the author of several legislative efforts to defund the National Housing Trust Fund (NHTF). When Federal Housing Finance Agency Director Mel Watt lifted the suspension on funding the NHTF from Fannie Mae and Freddie Mac, Mr. Royce introduced HR 574, the "Pay Back the Taxpayers Act of 2015," which would prohibit Fannie and Freddie from using funds for the NHTF as long as they remain in conservatorship. He had introduced the same bill in the previous Congress. Mr. Royce was also behind the provision in the FY15 House Appropriations bill that would have prevented HUD from spending any federal funds to implement the NHTF.

On housing finance reform, Speaker Boehner was the backstop against further movement on Chair Hensarling's PATH Act, which would have eliminated Fannie and Freddie, and the NHTF in the process. The bill, HR 2767, was voted out of committee, but never brought to the House floor. More centrist House Republicans and the housing industry opposed the bill. It remains to be seen if the new House leadership will be willing to entertain similar legislation.

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*Illegitimi Non Carborundum*