



2018 Conference A Roaring Success! Over 200 Attend Liverpool Gathering

Over 200 housing and community development professionals descended on the Holiday Inn in Liverpool last week to participate in the latest affordable housing and community development conference sponsored by the Rural Housing Coalition. Some workshops were virtually standing room only, as registrations grew by approximately 30% over recent years for the event.

Highlights of the conference included a banquet presentation by Ruth Ann Norton, CEO of the Green and Healthy Homes Initiative, based in Baltimore. GHHI operates programs here in New York in Buffalo and Rochester, using a model that measures housing success based on improved health outcomes for low income families. These outcomes recognize the economic and social impact on low income families when children are hospitalized for preventable conditions such as asthma, lead paint poisoning, and other illnesses that re-

sult from environmental conditions such as mold. The GHHI strategy correlates health cost savings to investments in the housing stock, and is demonstrating significant benefits for national and state budgetary policies.

In 2019, the Coalition will celebrate the 40th anniversary of our founding, and this year's conference launched the anniversary ac-

SONYMA that can be used for the purchase of manufactured homes located in parks. Other workshops detailed rental manager compliance with the Violence Against Women Act, and development of supportive housing projects in rural communities.

Another highlight was the announcement by Board Chair Velga Kundzins of a major gift to the Coalition by Airbnb, during the Annual Meeting, acknowledging the impact of the Coalition and our members on rural communities. This gift will position the Coalition well as we move into the 5th decade of our services to rural New York.



Ruth Ann Norton Speaking On Sept. 25th activities. A photobooth in the exhibit area gave conferees a chance to send birthday messages to the Coalition. Look forward to seeing those snapshots now and then in these pages over the course of the coming year.

During the conference workshops, several programs were announced, including a mortgage product of

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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...

Ka-Boom Playground Grants

November 9th is the deadline for the 2019 round of grants for Ka-Boom playgrounds. These custom designed playgrounds transform your space into a great place to play for kids and families.

Visit https://kaboom.org/grants/build_it_with_kaboom for more information.

Warren Bill To Provide Massive Housing Investment

On September 26th, Senator Elizabeth Warren introduced the American Housing and Economic Mobility Act of 2018 to call for a \$450 billion investment, spread out over the next decade, toward building and preserving affordable housing, and boosting rates of homeownership among low-income people. Warren's proposal would funnel \$45 billion every year into the Housing Trust Fund, a federal program, rolled out in 2016, that provides block grants to states to build, rehabilitate, or preserve affordable housing for people living on incomes less than 30% of the area median income, or below the federal poverty line.

Guide To IT Disaster Planning

TechSoup is offering a guide to planning for IT disasters and recovery. The Resilient Organization is a free publication to help you prepare for the impacts of a disaster on your technology functions, to recover faster. For more information, visit: https://www.techsoup.org/disaster-planning-and-recovery?utm_campaign=By%20The%20Cup&utm_medium=email&_hsenc=p2ANqtz-8-mjKJjenrMAhT-7hPS4bgggB_7yf4c180nRpi9ak_QGjmWtKV-ZRjJNifoLqsVO9JMDzviQg7-hD3Vu_-ardvrWzMFpw&_hsmi=66300197&utm_content=66300197&utm_source=hs_email&hsCtaTracking=51cec5c-1001-4fb0-ad41-7db59645526c%7C42eed4ef-0502-4317-98d9-64247f2b3d80.

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.

Introducing Our New Directors

At the Annual Meeting of the Rural Housing Coalition on September 25th, six new Directors were elected to the Coalition Board, following the presentation of the Nominating Committee slate of candidates.

Christina Doughty is Director of Home Resources at Arbor Development in Corning. She will be representing the Chemung Delaware Region for a three year term.

Guy Kempe is Vice President for Community Development at RUPCo in Kingston. He will represent the Hudson Valley Region for a three year term.

Josiah Lamp is Housing and Community Development Director at Chautauqua Opportunities in Dunkirk. He will represent the Western New York Region for a three year term.

Rachel McCrea is Residential Energy Efficiency Program Manager for National Grid in Albany. She will serve as an at-large Board Member for a three year term.

Jerry Nagy is the CEO of NeighborWorks Community Partners in Rochester. He will be an at-large Board Member, for a three year term.

Maria Tedford is the Executive Director of PRIDE of Ticonderoga, in Ticonderoga. She will represent the Adirondacks Region for a three year term.

In addition, Kristi Dippel will continue for another three year term representing the Thousand Islands Region. An organizational meeting of the new Board of Directors is planned for early October, with the election and re-election of officers, and the designation of committee assignments.

Five Star Provides Grant To Coalition

Staff of Warsaw, NY-based Five Star Bank awarded a \$5000 grant to the Rural Housing Coalition to support the technical assistance and training work for rural housing agencies across the State of New York. The check was awarded at the 2018 Affordable Housing and Community Development Conference.

“We are so grateful for the support of banking institutions that recognize the need for ongoing technical assistance.” said Velga Kundzins, Coalition Board Chair. “This grant from Five Star is a key element in our budgetary efforts to grow the services of the Coalition, and continue to meet the needs of our members, and the residents of New York’s rural communities.”



Staff of Five Star Bank presented the Coalition a check for \$5000 to support our technical assistance work at the 2018 Conference in Liverpool.

HOME LPA Applications Due In November

November 16th at 4:00 PM is the deadline date for the 2018 round of HOME Local Program Administrator funding. Applications must be submitted through the CD Online portal. \$8 million is available in this funding round.

A webinar will be held on October 4th at 10:00 AM. Separate webinars are planned on Homebuyer Assistance and Homebuyer Development programs, with dates to be announced.

For more information, visit www.nyshcr.org/funding/HOMELocal-FY2018FundingRound.htm.

CDBG Housing Applications Due In November

November 16th at 4:00 PM is the deadline date for the 2018 round of CDBG funding for housing activities, including private water and wastewater activities.

The application instructions were published on September 19th at www.nyshcr.org/funding/2018%20CDBG%20Housing%20Application%20and%20Instructions.pdf.

Applications are due by 4:00 PM on November 16th, and must be submitted through the CD Online system on NYS HCR’s website, unless an exception is granted in advance to submit a paper application.

HHAP RFP Updated

The Office of Temporary and Disability Assistance updated the Homeless Housing and Assistance Program RFP on September 27th. The RFP was initially issued on May 29th, and is an open ended request, meaning that proposals will be accepted on a continuous basis until funds are no longer available for award, or HHAC suspends or terminates the RFP.

On July 27th, HHAP issued a notice that 33 applications had been received, totalling \$130 million in requests, or twice the total appropriation. The notice stated that no applications had been received for funding for existing emergency shelter repairs. The HHAC board is expected to meet on October 3rd for funding recommendations.

COI Wins CDFI Award

Congratulations go out to staff of Chautauqua Opportunities, Inc. on their 2018 Technical Assistance award from the Community Development Financial Institutions Program. COI was awarded \$125,000, the maximum available for Technical Assistance grants.

This year, the CDFI fund received applications from 432 organizations across the country, requesting more than \$334 million. Sixty eight of the applications were for technical assistance grants. Eleven rural TA grants were awarded nationally. Since 1994, the US Treasury has invested \$1.96 billion through the CDFI program.

For more information on the 2018 awardees, visit: www.cdfifund.gov/Documents/Final%202018%20CDFI%20Award%20Book%20091418.pdf.

Sexual Harrassment Training Mandate

New York State has passed legislation that requires all employers to conduct sexual harassment training. The law goes into effect on October 9th. The NYS Department of Labor has released draft model guidelines requiring:

- All employees must complete the training by January 1, 2019, and annually, thereafter.
- New employees must be trained within 30 days of hire.

Traliant is currently offering a free online trial course on this subject. This course covers sexual harassment, retaliation, bystander intervention, discrimination, diversity and inclusion, workplace civility

and more. For more information, and to access the free trial, visit www.traliant.com/new-york-sexual-harassment-training-lppdh/?utm_source=CRHRA.

Compli.com also has a free downloadable guide to the Anti-harassment Laws. Find this guide at https://info.compli.com/ny/harassment/prevention/quick/start/ppc?utm_source=google_ppc&utm_medium=ppc&utm_campaign=nysharassmentlaw&utm_term=nyquickstartguide&utm_content=nyquickstartguide&gclid=EAIalQobChMI2_WTxLb13QI-VjInICh3MSQjaEAAYASAAEgLTx-PD_BwE.

Healthier Communities

Fannie Mae announced Sept. 26th a new call for ideas on healthy affordable housing as part of the company's Innovation Challenge, a key component of Fannie's Sustainable Communities Initiative, which seeks to reimagine affordable housing and its impact on health. The company is committing two years and \$10 million to sourcing new ideas to improve communities through The Innovation Challenge.

Fannie emphasizes the link between affordable housing and the health outcomes of residents in underserved communities. Research shows that poor-quality housing can have a direct, negative impact on health, and many residents have to choose between the cost of their home and the health and safety of their housing. Homes often pose health risks through the presence of toxins and molds or inadequate accessibility features.

"Access to affordable homes that keep residents safe and healthy is a critical industry issue and one that

requires us to look at how housing and health impact each other in order to find the best solutions," said Fannie Mae executive vice president Jeffery Hayward. With its call for ideas, Fannie Mae is hoping to spur creative solutions to support low- and moderate-income households. Applicants should propose ideas that answer:

- How might we use innovative technology and design to improve affordable homes to better support health, promote overall wellness, or prevent disease and illness?
- How might we leverage finance vehicles to incentivize the creation of affordable homes that promote health and wellness?
- How might we foster design that promotes diverse, sustainable, multigenerational affordable communities in which all individuals can remain a vibrant part of their community through every stage of life?

For more information, or to apply, visit www.fanniemae.com/thechallenge.

Senior Relationship Manager, Community Development Lending

KeyBank is committed to growing the Community Development Lending & Investment group. CDLI provides capital solutions for affordable housing and community development projects in urban and rural communities. CDLI offers one-stop-shop debt and equity/investment capabilities that bring together balance sheet, equity/investment and permanent loan offerings. Non-profit and for-profit affordable housing owner-operators and developers seeking to build, acquire and preserve affordable housing can leverage CDLI's broad, fully integrated platform, including solutions such as: construction; acquisition; bridge-to-re-syndication and preservation loans; lines of credit; various permanent loan executions including Fannie Mae, Freddie Mac, FHA/HUD and bond; and equity investments for low-income housing projects. 7-10 years' experience in community development lending, or commercial real estate lending with demonstrated credit acumen. Recognition as an affordable housing and/or community development industry expert. Strong knowledge of real estate fundamentals and underwriting as well as sales training and/or skills. Ability to travel throughout territory.

This position may be located in New Haven, CT, Boston, MA, New York, NY, or Philadelphia, PA. Apply at https://careers.key.com/job/Senior-Relationship-Manager%2C-Community-Development-Lending/J3H0G76T2XRT2HWV8XH?utm_campaign=google_jobs_apply&utm_source=google_jobs_apply&utm_medium=organic.

EOE

Career Opportunities

Director, Office of Public Housing

The Department of Housing and Urban Development is hiring for the position of Director of the Office of Public Housing in Buffalo. The GS-15 position assesses the performance of public housing authorities, implements policy, makes decisions on sensitive and complex work problems presented by staff, which may include subordinate supervisors or other HUD program offices, and directs/coordinates/and oversees work of team. Some travel required. For more information, visit: www.usajobs.gov/GetJob/ViewDetails/511534700.

EOE

USDA Finance & Loan Analyst (Housing)

Rural Development is hiring a Finance and Loan Analyst. This position is located in Housing and Community Facilities Programs, Deputy Administrator for Multi-Family Housing (MFH) which is assigned responsibility for administering and managing Rural Development's Rural Rental Housing, Farm Labor Housing Loan and Grant Programs, the Housing Preservation Grant Program, Guaranteed Rural Rental Housing Loan Program, rental assistance, rural housing vouchers, Multi-Family Housing Preservation and Revitalization Restructuring Program and other activities. The application deadline is October 3rd. Visit www.usajobs.gov/GetJob/ViewDetails/512223400.

EOE

Customer Account Manager III

Fannie Mae seeks staff to analyze multifamily transactions including negotiating pricing, underwriting, and maintaining customer relationships. Bachelors Degree and 6+ years related experience required Apply to: <https://fanniemaetaleo.net/careersection/10000/jobdetail.ftl?job=53955&lang=en>.

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Community Development Trainee

The Office of Community Renewal at NYS HCR is hiring two Community Development Trainees in the Albany office. Duties include review and scoring of grant requests, provision of technical assistance, and participation in webinars and workshops. Requires Bachelors Degree in humanities or business, plus 2 years experience. Some travel required. Extensive benefits package and promotional opportunity.

For more information, visit: www.nyshcr.org/AboutUs/JobOpportunities/.

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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.

FHA To Require 2nd Appraisal For Certain Reverse Mortgages

The Federal Housing Administration (FHA) announced on September 28th that it will begin requiring lenders originating new Home Equity Conversion Mortgages (HECMs), commonly referred to as reverse mortgages, to provide a second property appraisal under certain circumstances. FHA is instructing lenders to provide a second independent property appraisal in cases where FHA determines there may be inflated property valuations.

FHA's new requirement takes effect for case numbers assigned on or after October 1, 2018 through September 30, 2019. FHA will periodically review this guidance and, based on the results, may renew these requirements beyond fiscal year 2019.

FHA will perform a risk assessment of appraisals submitted for use in new HECM originations. Based on the outcome of that assessment, FHA may require a second appraisal

to be obtained prior to approving the reverse mortgage for an insurance endorsement. Under the new policy, lenders must not approve or close a HECM before FHA has performed the collateral risk assessment and, if required, a second appraisal is obtained. Where a second appraisal is required by FHA, lenders must use the lower value of the two appraisals. The appraisal validation policy will further reduce risks to FHA's Mutual Mortgage Insurance Fund (MMIF) and protect the health of the HECM program. The financial soundness of FHA's reverse mortgage program is contingent on an accurate determination of a property's value and condition. The property value is used to determine the amount of equity that is available to the borrower and it is also used by FHA to determine the amount of insurance benefits paid to a mortgagee.

In a 2017 evaluation, HUD found higher-than-expected losses in the

HECM program could be attributed in part to "optimistic estimates of collateral value driven by exaggerated property appraisals when the loan was originated." FHA is addressing the accuracy of appraised property values due to continuing volatility in the HECM program.

Last year, FHA's Fiscal Year 2018 Annual Report to Congress found the agency's reverse mortgage portfolio had a negative capital ratio of 19.84 percent and a negative net worth of \$14.5 billion. To begin to address the financial solvency of the program, FHA instituted several reforms to the HECM program to improve its financial health and to ensure reverse mortgages remain a resource to allow senior borrowers to remain in their homes and age in place. FHA is continuing to analyze the impact of these reforms and expects to provide an assessment in its Annual Report on the financial status of the MMIF.

Capital Campaign Training

The Foundation Center will host a one-day workshop on October 24th on preparing for your Capital Campaign. The training will run from 9:30 AM-4:30 PM, and feature Peter Heller as the main speaker. The session will cover the six key ingredients for capital campaign success. The cost for the training is \$245 per person. For more information, visit: https://grantspace.org/training/2018-10-24-your-capital-campaign-are-you-ready/?utm_medium=email&utm_source=Regional%20-%20NY%20-%20All%20Subscribers&utm_campaign=capcam-eblastNY-20180912.

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!

Save The Dates

**Rural Advocates
Annual Meeting
November 8-9, 2018
Otesaga Hotel, 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
nysruraladvocates@gmail.com

This issue of Rural Delivery is made possible through the generous support of



Five Star Bank

Rural LISC 2019 Annual Seminar

The 2019 Rural LISC annual seminar is scheduled for June 4-7, at the Resorts World Casino in Monticello, NY. The event is co-hosted by RUPCo. This national training event will share best practices, new developments in the field, and dialogue on critical issues facing small communities across America.

Save the dates, and check in at www.lisc.org/rural/our-model/rural-lisc-annual-seminar/2019-seminar/ for updates on the agenda and presentation materials.

NPR Cites Report On Rural Rental Housing Affordability Crisis

A report authored by Corriane Scally of the Urban Institute was released on October 2nd, demonstrating that the housing affordability crisis is not just an issue in big cities like San Francisco, New York, or Seattle. According to the report, there are 152 rural counties, home to 8 million people, where severe housing needs exist. Articles citing the study were reported on NPR and in the Huffington Post.

Rural New York counties with moderately severe affordability concerns include the Fort Drum impact area in the Thousand Islands, the Capital District/upper Hudson Valley, Finger Lakes, a ring of counties to the east and south of Buffalo, and the lower Hudson Valley and Long Island. The one county in rural New York designated as having the most severe need is Schoharie County.

Rates of construction are at almost record lows. Causes of the crisis include difficulty in accessing development financing, lack of water and sewer infrastructure, and shortages of construction material and labor. Ms. Scally notes that the manufactured housing industry, a mainstay of the rural affordable housing market, has seen production declines in the US.

The report makes recommendations for improving rural rental housing production, including providing incentives for production, minimizing risk, coordinating federal funding to rural communities, improving developer capacity, and promoting flexible building types.

The report can be found on the Urban Institute website at www.urban.org/research/publication/rental-housing-21st-century-rural-america.

Visit our website at www.ruralhousing.org
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