



# Rural Delivery

Rural Housing Coalition of New York's Quarterly Newsletter

**SPRING** 2025

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## Revitalizing New York's Housing with the Vacant Rental Improvement Program (VRP)

**A**cross New York State, the housing crisis looks different in every community. Still, in many rural towns, villages, and small cities, it shares a familiar face: shuttered units above shops, neglected duplexes, and former homes falling just short of being habitable. These vacancies represent missed opportunities.

Enter the Vacant Rental Improvement Program (VRP)—a forward-thinking initiative funded by New York State and administered by the Office of Community Renewal (OCR) through the Housing Trust Fund Corporation (HTFC). This program is structured to

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## Small Projects, Big Impact: How SRDI is Quietly Transforming Rural New York

**S**ince 2017, New York State's Small Rental Development Initiative (SRDI) program has been quietly transforming rural communities—funding the creation and preservation of smaller affordable rental developments, typically 4 to 20 units, in places that often fall through the cracks of larger investment programs. In 2024–2025, SRDI's \$6 million statewide budget funded a select group of projects across New York—including two shining examples in the towns of Greenwich and Seneca County.

SRDI funding plays a crucial role by supporting new construction and rehabilitation projects for households earning up to 80% of the area median income (AMI). Especially in villages, hamlets, and small towns that lack water and sewer infrastructure and cannot compete for Low-Income Housing Tax Credit (LIHTC) funding, SRDI offers a vital, targeted resource—making developments like 126 Main and Seneca County's new build possible.

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## Rural Delivery

Rural Delivery is published by the New York State Rural Housing Coalition, Inc. The Coalition is a non-profit statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers.

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## Executive Director Update

The 2025-26 State Budget totalling \$254 billion was finally adopted over a month late but included several of the Rural Housing Coalition's Budget Priorities including:

- \$8,050,000 for the Rural Preservation Program (approximately \$130,000 per RPC).
- \$4 million for RESTORE (\$2.6 million increase)
- \$5 million for Access to Home (\$1 million increase)
- \$100 million for infrastructure improvements tied to housing development
- \$10 million for the Small Rental Development Initiative (SRDI) (\$3 million increase).
- \$10 million for the USDA 515 Preservation Program

In addition, \$50 million was included for the Housing Access Voucher Program, \$50 million for a revolving loan fund for mixed income housing development and \$50 million for the construction of starter/modular homes. This was another successful advocacy year for the Rural Housing Coalition and is the second increase in RPP funding in the 4 ½ years I have been at the Rural Housing Coalition.

RPC Board Training, funded by grants from Key Bank and the Federal Home Loan Bank of New York, has been a success so far with the Franklin County Community Housing Council, Mohawk Indian Housing Corporation, Southern Hills Preservation Corporation, Otsego Rural Housing Assistance and Snowbelt Housing Company receiving the training both in person and via Zoom.

In addition, the Coalition has held two regional meetings with RPCs in Skaneateles and Corning in May to hear concerns as well as share ideas and solutions to common issues.

Coming up over the summer will be RHC Board elections and ramping up registrations for the Annual Conference at the Fort William Henry Conference Center in Lake George on September 24-26th.



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# 2025

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# Member In Focus

**Nate Cox, Executive Director of the Franklin County Community Housing Council**



This edition of the *Rural Delivery* features Nate Cox, Executive Director of the Franklin County Community Housing Council (FCCHC), a long-standing member of the Rural Housing Coalition serving one of the largest and most rural counties in New York State.

Nate was born and raised in North Bangor, a small town nestled in the heart of Franklin County. After spending several years in Saranac Lake with his husband, Chris, the couple returned home shortly after adopting their sons. They are now settled on a quiet country road in Brushton. “This is where we intend to stay,” Nate shared.

Nate’s professional path has been anything but linear, but a common thread has always been a deep commitment to human services. “I’ve worked in direct care roles supporting people with developmental disabilities and led several smaller nonprofit organizations,” he explained.

Before joining FCCHC, Nate served for six years as Deputy Director of a New York State Office of Mental Health-operated psychiatric facility, where he oversaw administrative services as well as inpatient, outpatient, and community-based programs across a six-county, rural catchment area. “I loved that job, but the facility was over an hour from home. The commute became a drag. I wanted to work closer to where I live—and more importantly, the community where I’m from.”

He stepped into his current role at FCCHC during a time of significant transition. Longtime leadership had retired, and several other senior staff members had moved on, leaving the organization in a state of rebuilding. This transition created opportunities to revamp the agency’s staffing plan, provided new challenges to existing staff eager for an expanded role, and reimagined FCCHC programs and services by integrating some fresh ideas.

Today, FCCHC administers a wide range of housing programs and services across the region. The organization manages 177 affordable apartments in Franklin and Northern Essex Counties and serves as the local administrator for the Section 8 Voucher Program. It also leads the Homeowner Protection Program and coordinates multiple homeless housing initiatives, including CoC-funded permanent supportive housing and HHAP housing with

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unlock the potential of existing properties by funding the repair and rehabilitation of vacant rental units and underutilized spaces in small-scale buildings. The goal is simple yet transformative: to bring more safe, quality, affordable homes online for low- and moderate-income renters. VRP enables small-scale, responsible property owners to repair and rehabilitate vacant units, helping expand affordable housing for low- and moderate-income renters outside New York City. The program targets 1–5 unit residential buildings, mixed-use properties, and specific conversions. VRP offers two grant tiers: up to \$75,000 per unit if renting to households at or below 60% Area Median Income (AMI) or up to \$50,000 per unit if renting to 80% AMI. Funding is accompanied by a 10-year compliance period to ensure long-term affordability and can cover vital repairs such as health and safety upgrades, code compliance, accessibility improvements, and environmental remediation.

## **ACCORD's Impact in Allegany County**

Allegany County Community Opportunities and Rural Development, Inc. (ACCORD), a nonprofit committed to strengthening communities and combating poverty in Allegany County, saw the VRP as a crucial opportunity to address a local housing challenge. With \$750,000 in VRP funding, ACCORD began revitalizing 13 long-vacant rental units in the county. These properties are now on their way to being transformed into safe, affordable homes.

ACCORD moved swiftly to engage local landlords and create momentum for the program. By surveying property owners and building relationships through their established landlord network, ACCORD secured project commitments almost immediately after receiving the funding. Many of the rehabilitated properties are downtown mixed-use buildings, with commercial spaces on the ground floor and residential units above. While working with historic properties introduced challenges, especially with State Historic Preservation Office (SHPO) compliance, the program's rollout has been smooth.

"We struggle with affordable housing, as most rural communities do," said Jeff Stager, ACCORD's Business and Community Development Director. "We're hoping to put safe, quality units back into the rental stock. And because of the compliance period tied to the funding, we know these units will stay in the long-term rental market and won't be lost to short-term vacation rentals, at least for now."

## **RUPCO's Role in Addressing the Housing Crisis**

RUPCO, a housing organization serving the Hudson Valley and beyond, saw the VRP as a critical opportunity to reimagine underused housing across its region. With a \$5 million VRP award, RUPCO is working to revitalize 80 vacant units across nine counties: Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester. These areas, where vacant apartments are often within reach of opportunity but lack the necessary resources for revitalization, are now seeing significant investments in housing.

Before the program's official launch, RUPCO conducted extensive outreach to property owners, gauging interest in the initiative. The response was overwhelming. In just 24 hours after the application opened, more than 86 application packets were downloaded from RUPCO's website. This strong early interest demonstrated the readiness of small landlords to participate in the program.

"VRP is about restoring possibility," said Faith Moore, RUPCO's Senior Vice President of Housing Programs and Solutions. "We're turning vacant spaces into stable homes and helping smaller landlords become part of the solution. It's housing preservation, economic development, and community revitalization all wrapped into one program."

Two months after the program launched, nearly half of the goal units have been committed.

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## North Country's Community Commitment

North Country Rural Development Coalition, serving the rural North Country region of New York, was awarded \$2 million to rehabilitate 30 vacant rental units. For a region facing aging housing stock, population decline, and a shortage of safe rental options, the program offers a rare and transformative opportunity.

When the program rollout began, it became clear that public perception needed to be addressed. “We had to really educate people about why helping landlords helps everyone,” said Nicki teRiele, Office Manager and Program Administrator. “Some folks asked why we were investing in rental properties when homeowners are still in need. We had to have those hard conversations—reminding people that not everyone is in a position to be a homeowner, and safe, affordable rentals are just as critical.”

That emphasis on education helped shift the narrative. By explaining how improved rental housing benefits entire neighborhoods—by reducing blight, increasing safety, and offering dignity to low- and moderate-income renters—North Country was able to build strong local support.

The program's structure also empowered landlords to invest in long-term quality. “Because they didn't have to shoulder the full upfront cost,” teRiele explained, “we're hopeful these property owners will now have the resources to keep their units clean, safe, up to code, and truly marketable to the people who need them most.”

With organizations like ACCORD, RUPCO, and North Country Rural Development Coalition leading the charge, the VRP program is proving to be a vital tool in the fight against New York's housing crisis. The initiative is already breathing new life into vacant properties across the state, and its success sets an example of how rural communities can come together to meet housing needs and foster long-term stability.

## 2024 Annual Conference In Photos



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## Rebuilding What Was Lost in Greenwich

In Greenwich, the story behind 126 Main is deeply personal. When the historic Wilmarth Building, a 19th-century cornerstone of Main Street that was on the national register, was destroyed by arson, it left a scar—both physical and emotional—on the village. “Everyone was just devastated,” remembers Michelle from Flatley Read, the firm leading the redevelopment.

The Wilmarth Building housed seven apartments and small businesses. Although it wasn’t officially subsidized housing, the owner had kept rents affordable, providing an essential option for residents. Its loss deepened the growing need for affordable housing downtown—a need that hits close to home for many longtime residents.

Michelle, a Greenwich native, explains: “We all moved back in our thirties after going off to college, starting careers, getting married—because we knew what a great place this was to raise kids. But now, none of our kids can afford to rent anywhere near here. Homeownership is out of the question. We’re losing a lot of our next generation to other parts of the state, or even other states because they simply can’t afford to live here.”

Moved by both memory and urgency, Michelle stepped up. “The empty lot was for sale for so cheap,” she says. While she didn’t know exactly what would come next, she couldn’t bear to see it sit idle or fall into the hands of absentee investors. What followed was a deeply personal and community-driven journey. A group of local business owners, community members, and former elected officials came together to create something new. They formed a nonprofit, Sustainable Communities, to rebuild a building—and a sense of place.

“It’s a bunch of kids from the neighborhood and our seventh-grade social studies teacher who got together and decided we’re going to build something in the pit,” Michelle said with a laugh. “This is my passion project. I want to give back to the community that raised me.”

The result will be 126 Main: a mixed-use building with flexible commercial space designed for two to five small businesses and ten affordable apartments. Four of the apartments will serve residents earning 30% of AMI or less, and the remainder will be reserved for households earning up to 80% AMI. Two of the lowest-income units will be fully accessible, with local social service agencies ready to provide ongoing support for senior and disabled tenants.

## From Vacant Lots to New Beginnings in Seneca County

Further west, in Seneca County, a similar story of local commitment and reinvestment is taking shape—this time across two formerly vacant sites in the towns of Willard and Ovid. The \$3.5 million project includes three units in Willard and four in the Village of Ovid, all newly constructed on land that had long sat empty. “These were both land bank properties,” explained Joe McGrath, Deputy Director of the Seneca County Planning Department.

At the heart of this transformation is Seneca Housing, Inc., a local nonprofit that became a designated Rural Preservation Company (RPC) in 2024 and will manage the properties. That designation was the catalyst.



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“When we found out there were openings in the RPC program, I approached Melissa [Nesbit] to see if Seneca Housing would apply.” Receiving the designation allowed them to apply for HCR funding as an owner-operator—something that was not possible before.

The partnership between the county and Seneca Housing was both strategic and essential. Seneca County contributed early support through a local housing trust fund, seeded with ARPA dollars. This gave the project momentum before it even applied for state funding. Then came the most critical piece: an SRDI award. “SRDI was the biggest, most important piece,” said McGrath.

This was the county’s first time assembling a project of this nature for an HCR-level application. With support from the RPC program and guidance from MM Development Advisors, the team successfully pulled it together.

The seven new units will be affordable for households earning 50% and 60% of Area Median Income (AMI), directly in line with the 2023 Seneca County Housing Needs Assessment. The income levels reflect the region’s workforce—especially those in the fast-growing but lower-wage tourism and wine industries.

The need for housing became even more urgent after a devastating fire in January destroyed a full block in downtown Ovid, including a grocery store, nonprofit offices, and ten naturally occurring affordable apartments. “We’re a small rural community and those ten units were significant,” said McGrath. “So these new seven units—they almost feel like replacement housing. They’re going to make a real difference.”

From Greenwich to Seneca County, the SRDI program is proving that small-scale developments can have outsized impacts—revitalizing blocks, strengthening communities, and creating housing that truly reflects the heart and history of rural New York.

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supportive case management. In 2025, FCCHC launched the Vacant Rental Program to provide funding to renovate empty units and expand rental opportunities countywide.

Franklin County's rural landscape brings both beauty and complexity to the work. "Franklin County is a large, rural county where many individuals live at or below the poverty level," Nate explained. "Decent, safe, and affordable housing is in very short supply, with many private landlords demanding rents that take their units out of reach for many of our clients, resulting in individuals being unable to find suitable housing or being overcrowded in the housing that they can afford."

He added that rising costs have made things even more difficult. "Inflation is troubling many of our families, as the cost of food, rent, and other necessities has increased faster than their wages."

Another troubling trend has been the closure of certified residential programs. "Many of our OPWDD- and OMH-funded agencies have shuttered certified residential programs, leaving individuals with developmental disabilities and severe and persistent mental illness unable to find suitable, supportive housing opportunities to meet their needs."

With more individuals experiencing homelessness and limited housing stock, FCCHC often struggles to find landlords willing to rent to individuals with past housing challenges. "We are oftentimes challenged to find suitable housing for individuals who have a history with local landlords, who may refuse to rent to them," Nate said.

Like many other organizations, FCCHC is also feeling the impact of the uncertain federal funding landscape. "The current climate at the federal level, which has resulted in uncertainty at many other nonprofits, is also a challenge for FCCHC as we look to the future of our programs and services with a great deal of uncertainty regarding what may or may not be funded."

Despite these challenges, Nate says the Rural Housing Coalition has been a steady source of support. "My organization was a member of the Rural Housing Coalition when I was hired last year, but I would join the RHC again in a heartbeat. My organization did not fully utilize all the benefits that come along with membership previously, but in the past year have utilized the Rural Housing Coalition for assistance with building a website, which we previously did not have, training for our board, and technical assistance, which I have found invaluable as someone new to working in housing."

When asked what he hopes to see from the Coalition in the future, Nate didn't hesitate. "I would personally love to see more resources and guidance geared towards developing new affordable housing, as well as opportunities for education for my staff in areas that would impact their work."



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