



Rural Delivery

Rural Housing Coalition of New York's Quarterly Newsletter

FALL 2025

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HCR Update

By RuthAnne Visnauskas

Throughout the past year, Rural Preservation Companies once again demonstrated their resilience and commitment to strengthening communities across the state. Whether through building and preserving homes, managing properties, supporting homeowners, or helping families transition into stable housing, your work has been central to advancing Governor Hochul's Statewide Housing Plan.

Some HCR highlights from 2025 include:

Move-In Affordable Starter Homes

In September HCR launched MOVE-IN NY, an innovative affordable homeownership program which was successfully piloted in the cities of Schenectady, Syracuse, and the town



RuthAnne
Visnauskas

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WCCRC Delivers Independence and Safety Through Access to Home and RESTORE

By Hallie Isquith

The Western Catskills present a complex housing landscape. Aging homes, environmental hazards such as lead and asbestos, and widely dispersed towns across mountainous terrain make it difficult for residents to access prompt repairs and housing assistance. The Western Catskills Community Revitalization Council (WCCRC) coordinates programs and partnerships across its 955-square-mile service area to deliver safe, affordable, and accessible housing. Antonia Besculides, Executive Director of WCCRC, spoke with the Rural Housing Coalition about the organization's approach and impact.

Two state-supported programs—RESTORE and Access to Home—form the backbone of WCCRC's work. RESTORE serves homeowners over 60 and up to 100% of area median income, addressing emergency repairs such as furnace or hot water heater replacements. Access

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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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Rural Housing Coalition
of New York

Executive Director Update



The Rural Housing Coalition's Annual Conference was held on September 24-26th at the Fort William Henry Conference Center in Lake George and attracted another large turnout of attendees, exhibitors and sponsors. For 2026-2027, the Rural Housing Coalition will be holding its event at the Desmond Hotel and Conference Center in Colonie near Albany International Airport.

In January, we will hold our 5th Leadership Academy Session for new or aspiring nonprofit housing leaders. The Leadership Academy provides an overview on a variety of topics ranging from HR and Legal Issues to Grant Writing and Board Relations through eight courses taught by experts on Friday's from January thru April.

Over the Fall, our Rehab/Project Management Software Selection Committee worked hard to interview and select a vendor (BuilderTek) to provide this software to RPCs interested in improving the workflow of their housing projects. The implementation costs and first year of subscription is paid for by a HCR TA grant.

In addition, our Revolving Loan Fund Committee is moving along on developing a term sheet and application for pre-development financing for RPC's in need of assistance in building new affordable housing.

Also the Government Relations Committee has already drafted our 2026 Budget/Legislative Priorities and met with HCR and the Governor's staff on our agenda items which can be found on our website here. The 2026 Legislative Session starts on January 7th and the Governor will be giving her State of the State address on January 13th.

Michael J. Borges



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Member In Focus

Michelle Larkin, Founder and Executive Director of Rebuilding Together Saratoga County

By Hallie Isquith



This edition of Member In Focus highlights Michelle Larkin, founder and Executive Director of Rebuilding Together Saratoga County — an organization that for more than two decades has helped low-income homeowners remain safely and independently in the homes they already own. Founded in 2003, Rebuilding Together Saratoga County emerged from Michelle's recognition that many long-time homeowners in her community were quietly struggling with critical repairs they could not afford and had nowhere to turn for help.

Michelle's path to founding Rebuilding Together Saratoga County began through volunteer home repair trips she took with her husband, Dan, their children, and their church youth group. Those experiences exposed them to communities in need across the country and prompted a deeper question back at home. Michelle knew of countless neighbors in Saratoga County who had worked their whole lives, owned their homes, and yet were struggling every day to keep those homes safe and livable. Seniors, people living with disabilities, and families on fixed incomes were facing serious repair needs they could not afford to address. There was a clear gap between the area's emergency services and real, long-term housing stability, and no local organization focused on providing the hands-on, community-based repair work that could make a difference. Michelle began dreaming of filling that gap.

In 2003, Michelle invited friends and family to an informational meeting at New England-Presbyterian Church in Saratoga Springs, unsure of what would come of it. To her surprise, thirty-five people showed up ready and eager to brainstorm ways to support homeowners in

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CONGRATULATIONS

2025 Award Recipients



Adam Zaranko accepting Advocate of the Year Award on behalf of Governor Hochul.



Lesley Christman accepting RPC of the Year Award on behalf of ACCORD.



Ron Filmer, retired Executive Director of the Schoharie County RPC receiving the Lifetime Achievement Award.

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of Newcomb. The program is now expanding statewide to build up to 200 additional starter homes. The factory produced homes can be built and installed three times faster and at nearly half the cost. Interested local governments, land banks, non-profit housing developers and home manufacturers can learn more and apply here: <https://hcr.ny.gov/moveinny>.

Vacant Rental Program

In November, HCR announced \$16.2 million to eleven non-profits and local governments to transform vacant and uninhabitable apartments into 230 safe and affordable homes. Learn more about VRP [here](#).

Of the eleven awards, five recipients are RPCs:

- Clayton Improvement Association – Jefferson County
- Franklin County Community Housing Council, Inc. – St. Lawrence County
- M-ARK Project, Inc. – Delaware County
- Otsego Rural Housing Assistance, Inc. – Otsego County
- Steuben Churchpeople Against Poverty DBA Arbor Housing and Development – Schuyler, Steuben, and Chemung counties

Technical Assistance Grants for Pro-Housing Communities

The Pro-Housing Communities Program is helping local governments tackle the housing shortage and achieve housing growth by giving them exclusionary access to up to \$750 million from the state's premier economic development programs. There are currently nearly 400 Certified Pro Housing Communities across the State, and that number is growing! HCR recently closed the application for the Technical Assistance to Grow Pro-Housing Communities grant, \$5 million in technical assistance funding for municipalities to undertake pro-housing related activities necessary to increase housing supply. PHCs could apply for up to \$250,000 to create master plans, conduct market studies and zoning analyses, streamline building permits, and similar activities that help cultivate a pro-housing environment.

Know Your Rights Campaign

When it comes to immigration, knowing your rights is critical. The Governor launched a Know-Your-Rights campaign to make sure people dealing with immigration issues have the information and resources they need. Visit the Department of State website [here](#) and share this vital information with your constituencies.

Looking ahead to 2026, the urgency of our mission remains clear. Housing availability continues to be the number one driver of affordability challenges across New York.

We are excited to see what our partnership will bring as we move forward with Governor Hochul's vision of a more inclusive and affordable New York. Thank you for all the work that you do.

WCCRC Delivers continued from page 1

to Home assists senior and disabled residents at or below 80% AMI by providing accessibility modifications such as wheelchair ramps and bathroom conversions, and recent legislation allows the program to address broader habitability-related repairs. Antonia noted that operational improvements, including a contractor bid list system, have enabled WCCRC to complete substantial rehabilitation projects more efficiently, increasing their impact for clients.

The most common repairs WCCRC facilitates include roof replacements, window upgrades, and plumbing work, all aimed at keeping homes safe and functional. Accessibility modifications can be especially transformative for seniors, such as converting a bathtub into a walk-in shower with grab bars and a seat. “More often than not, caregivers are also elderly,” Antonia explained, “and in danger of getting hurt themselves while assisting their loved ones. A simple fix such as installing a walk-in shower with grab bars and a seat can be life changing and keep seniors and disabled persons out of institutionalized care.”

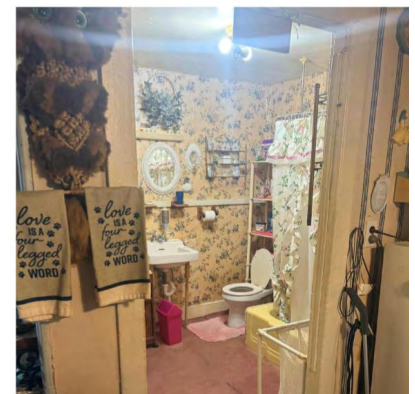
WCCRC also provides manufactured home replacements, a service unique in the region. Antonia emphasizes that the organization is one of the few locally offering this program, even though manufactured homes are a common affordable housing option. These projects replace dilapidated homes with new HUD-certified, Energy Star-rated units, often including upgrades to foundations, utilities, and other essential systems such as septic, well, and electric. Over the past 10 years, WCCRC has completed 55 replacements using \$4.7 million in combined funding. Beyond improving living conditions, these projects enhance town aesthetics and demonstrate investment in community vitality.

Applicants are generally served on a first-come, first-serve basis, though some programs prioritize seniors, disabled residents, veterans, or households below a certain AMI. Projects involving environmental hazards such as lead, asbestos, and radon, which are prevalent in the region, receive priority. Contractor availability has historically been a barrier, particularly for work requiring abatement. To address this, WCCRC has partnered with other local organizations to host collaborative training events, helping local contractors obtain lead and asbestos certifications. These partnerships expand community capacity while upholding safe housing standards.

Demand for Access to Home and RESTORE has always been high, and it has grown in recent years due to financial hardships, aging homes and residents, global health issues, and increasingly frequent natural disasters. WCCRC’s collaborations with state agencies, local governments, and other service organizations help deliver these interventions to residents across a sprawling service area.

For Antonia, this work is deeply personal. She shared that her career shift from for-profit management to the nonprofit sector was motivated by a desire to give back after the pandemic, and her own experience as a homebuyer informed her understanding of the needs rural homebuyers are still working to have met. Some of her most memorable moments have been helping residents with Multiple Sclerosis, a condition that affects many women in her family, through accessibility modifications. Antonia reflected, “To be thanked by a client for allowing her the means to shower unassisted for the first time in years has been extremely memorable.” These experiences illustrate WCCRC’s broader purpose: creating homes that are safe, functional, and supportive, enabling residents to remain in the communities they love.

Through targeted programs, technical expertise, and collaborative partnerships, WCCRC continues its work to meet the complex housing needs of residents in the Western Catskills. Access to Home and RESTORE address emergency repairs and accessibility modifications, enabling seniors and people with disabilities to remain safe in their own homes. By improving daily living conditions and supporting independence, these programs show how well-executed housing interventions can strengthen communities and help rural residents thrive.



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need in Saratoga County. Reflecting on that first meeting, Michelle emphasized the passion and the energy. “We didn’t have a budget, a track record, or even a formal structure yet,” she said, “but we had people who cared deeply. Thirty-five people showed up simply because they believed that safe housing matters. That moment affirmed that this type of program was something the community was ready for.” And thus, Rebuilding Together Saratoga County was born.

In the organization’s early years, projects were grassroots in nature. Small teams worked with limited resources and relied on creativity and problem-solving to complete repairs. The focus was on critical work that volunteers could complete with modest funding to make an immediate difference, such as fixing unsafe stairs, installing handrails, rebuilding porches, and repairing damaged walls. While the organization’s reach has grown significantly over the years, its core values have remained consistent. Rebuilding Together Saratoga County understands how home repairs relate to health, independence, and overall community stability and continues to prioritize serving homeowners with dignity and respect.

Today, Rebuilding Together Saratoga County serves about three hundred families annually. Reflecting on that scale of impact, Michelle described the work as deeply humbling. She recognizes that each number represents a person or family who can remain safely in their home, reinforcing why this work matters so much. “Housing stability is foundational to every other aspect of one’s life,” Michelle said. “Knowing that our organization has helped people live in safe, healthy, warm, and dry homes is incredibly meaningful.”

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A major recent milestone for the organization was earning Rural Preservation Program status after years of partnership with New York State Homes and Community Renewal. That recognition strengthened the organization's legitimacy, allowing for longer-term planning and opening doors to more sustainable funding. The organization secured seven grants in 2024, translating directly into real improvements for their clients. Increased credibility has bolstered Rebuilding Together Saratoga County's ability to reach the often-overlooked rural homeowners in the community.

The needs Michelle encounters through her work are consistent across much of the organization's service area. Many homeowners postpone repairs not out of neglect, but because they are financially out of reach. Over time, aging homes have suffered from years of deferred maintenance, leading to common issues including roofing problems, failing plumbing or electrical systems, accessibility barriers, and weatherization needs. Rural homeowners also tend to be more isolated, and construction costs can be higher due to travel time and limited contractor availability. Distance makes outreach more difficult, and rural areas tend to have a smaller corporate business base, making fundraising challenging. In this context, funding from HCR is critical to meeting the community's needs.

To deliver their work effectively, Rebuilding Together Saratoga County relies on both volunteers and licensed contractors. Volunteers continue to play an essential role in community engagement and help execute many types of repairs, while contractors ensure safety and code compliance for more complex work. Matching the right people to the right tasks allows the organization to remain resourceful without compromising quality for the homeowners they serve.

One of the most transformative developments for the organization has been ReShop for the Good, Rebuilding Together Saratoga County's resale store. ReShop provides a reliable source of unrestricted revenue and serves as a public-facing extension of the organization's mission. Many people first learn about Rebuilding Together Saratoga County through the store, which has led to new donors, volunteers, and partnerships. The store has also expanded the organization's impact through collaborations with groups such as Wellspring and Franklin Community Center, allowing it to provide furniture and household goods to additional community members in need.

At the policy level, New York's statewide focus on housing affordability and rehabilitation has reinforced what the organization sees every day at the local level: To get more New Yorkers safely housed, rehabilitating existing housing is a critical strategy in tandem with new construction. That alignment strengthens advocacy efforts and supports more effective funding opportunities.

Rebuilding Together Saratoga County has been a longtime member of the Rural Housing Coalition, and that relationship continues as the organization adapts. The Coalition's peer learning and collective advocacy resources are especially valuable at this stage of Rebuilding Together Saratoga County's work. Being part of a network that shares best practices, elevates rural voices, and advocates together helps Michelle and her team navigate a changing housing landscape. Internally, Rebuilding Together Saratoga County has adopted improved project management and data-tracking systems to help coordinate repairs, track outcomes, and strengthen communication with funders and partners, allowing the nonprofit to manage increasing demand more effectively.

Looking ahead, Michelle's goal for Rebuilding Together Saratoga County is sustainability. She aims to expand the organization's reach, invest in staff, strengthen partnerships, and respond to rising demands while maintaining the quality and care that have defined the organization since the beginning. For Michelle, the work has always been about neighbors stepping up for one another, and about people helping people make safe housing possible.

The Rural Housing Coalition greatly appreciates the support of the following Conference sponsors:

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