



Rural Delivery

Rural Housing Coalition of New York's Quarterly Newsletter

SPRING 2026

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 **Rural Housing Coalition**
of New York

How Columbia County Became New York's First Pro-Housing Certified County

By Hallie Isquith

This past fall, Columbia County made state history: every one of its 23 municipalities—Ancram, Austerlitz, Canaan, the Town of Chatham, the Village of Chatham, Claverack, Clermont, Copake, Gallatin, Germantown, Ghent, Greenport, Hillsdale, Hudson, the Town of Kinderhook, the Village of Kinderhook, Livingston,

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Mill & Main: A New Model for Affordable and Supportive Housing in Watertown

By Hallie Isquith

Nestled in the northern reaches of New York State just 25 miles from the Canadian border, Watertown is a city shaped by its proximity to the Black River and its history as a hub for trade, manufacturing, and military activity. Home to a population of just over 24,000, the city blends small-town charm with the challenges of a community in transition, where a quieter crisis has been unfolding beneath the surface of its historic downtown and scenic riverfront: a steady rise in households without stable housing.



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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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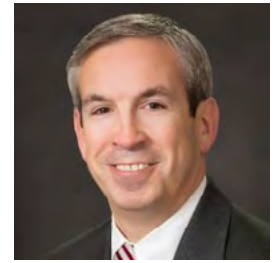
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Executive Director Update



The Rural Housing Coalition's Action Plan for 2025-2026 included three new initiatives: 1) the creation of a \$150,000 Revolving Loan Fund to assist RPC's with pre-development costs, 2) Conducting an AARP funded design competition to construct manufactured housing that was more conducive to the needs of seniors which was also energy efficient and climate resilient, and 3) developing project management software with an HCR TA grant that would assist RPCs with managing their repair/construction projects.

RHC completed all three initiatives by the end of May thanks to the involvement of our dedicated members who served on various committees that worked with vendors, experts and students to bring these initiatives to a successful conclusion.

In addition, RHC continued its successful advocacy efforts by securing \$520,000 in additional funding for the creation of four new RPCs in underserved or unserved areas of the state. These new RPCs will not only fill in the gaps in service areas but also broaden the political support for the Rural Preservation Program by expanding the number of state legislators who have an RPC located in their districts. In addition, we were able to get language included in the budget that limits applicants for Small Rental Development Initiative (SRDI) funding to communities of less than 100,000 people.

We also completed our 5th Leadership Academy for new RPC Executive Directors and other housing staff interested in leadership roles in their organizations. This year's class had a record 10 participants. RHC also conducted strategic planning and board training for several RPCs that was funded by grants from Key Bank and Federal Home Loan Bank.

The Board will be meeting in July for our strategic planning session and we will be soliciting input from members on new initiatives or services that we could provide in our next fiscal year.



2026 ANNUAL CONFERENCE
SEPTEMBER 30 - OCTOBER 2, 2026

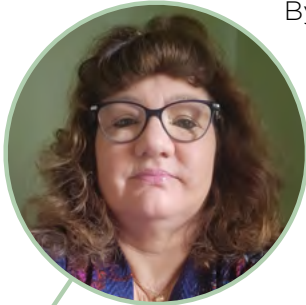


Member In Focus

Molly Whitbeck

Executive Director of Catskill Mountain Housing Development Corporation

By Hallie Isquith



This edition of *Member In Focus* features Molly Whitbeck, Executive Director of Catskill Mountain Housing Development Corporation (CMHDC) in Greene County. Organized in 1981, CMHDC has been assisting elderly, family and special needs households to purchase, build, rehabilitate, or lease safe and affordable housing for the past 45 years.

As a Catskill native, Molly's connection to Greene County is lifelong. "My mother still lives in the home my parents purchased on West Bridge Street in Catskill when I was 6 months old. The main brick portion of the home was built before the Revolutionary War, and so began my love for older historical homes and antiques." As a child, her family would often take long Sunday afternoon drives to admire the older homes and scenery throughout Greene County, the place she has called home her entire life.

Molly's journey with CMHDC began in November 1999 when she was hired to manage the organization's First Time Homebuyer Program. She also filled in at CMHDC's Senior/Disabled Apartments, helping connect tenants with programs and benefits. She grew to love her interactions with residents, and when a Site Manager position opened up, she leapt at the opportunity and spent the next 22 years in that role. In 2022, the organization's Executive Director, Larry Krajeski, retired and encouraged Molly to apply to be his successor. She assumed the leadership position in July of that same year.

CMHDC administers a variety of programs to support Greene County residents. These have included ACCESS to Home, RESTORE, and Home Rehabilitation programs funded by the Housing Trust Fund Corporation (HTFC) and the New York State Affordable Housing Corporation (AHC), as well as numerous Trailer Replacement Programs. The organization owns and manages 125 units of Senior/Disabled Housing and 30 Family Housing units. Private funding has allowed CMHDC to support seniors with paying for and coordinating emergency repairs and provide First Time Homebuyers with grants toward closing and down payment costs. CMHDC also offers a Revolving Loan Fund and Bridge the Gap fund to assist homeowners with small housing repairs.

One of CMHDC's most significant recent achievements was the purchase of an older RD 515 Family Housing project in Cairo, now known as Eastview Apartments. After closing in January 2025 after over two years of deliberation, the organization has been addressing health and safety repairs and necessary updates at the aging facility. CMHDC secured a \$923,000 Federal Home Loan Bank (FHLB) grant for Eastview and has applied for additional funding through the USDA Rural Development (RD) Multifamily Housing Preservation and Revitalization (MPR) program, though those applications are still pending. The purchase preserved 28 family housing units, giving the aging facility a much-needed facelift. "We find that our tenants are most appreciative of the updates," she added.

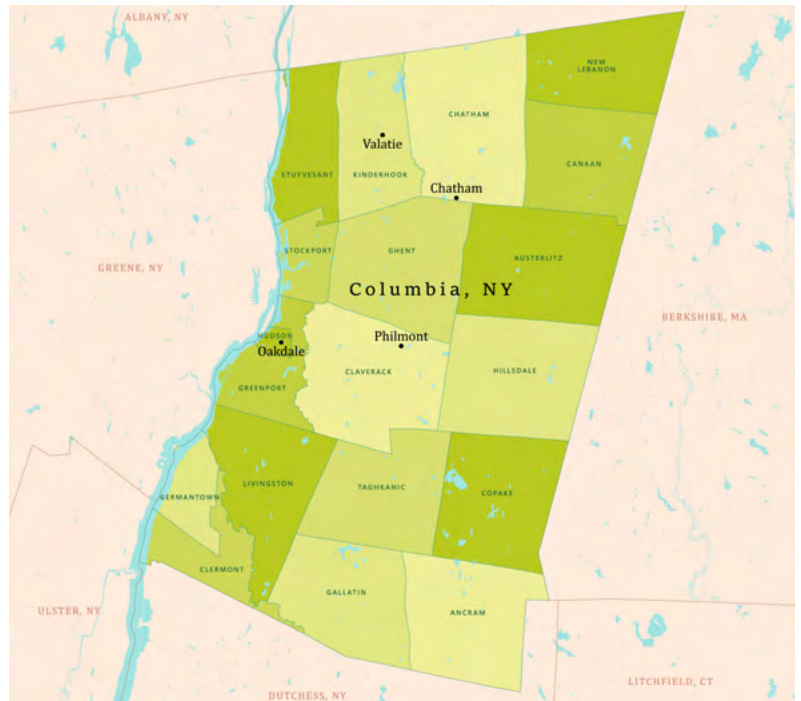
Staffing is CMHDC's biggest challenge. With limited funds for competitive wages and benefits, the organization tends to attract an older workforce, while younger candidates often seek compensation that exceeds its budget. Yet Molly praised her current team: "Our staff is awesome and does a great job." She also expressed hope that younger individuals with a passion for serving Greene County residents would join their ranks in the future.

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New Lebanon, Philmont, Stockport, Stuyvesant, Taghkanic, and Valatie—earned the Pro-Housing Community certification from New York State Homes and Community Renewal (HCR). The achievement, the first of its kind in the state, unlocks access to more than \$700 million in discretionary state funding and positions the county as a model for rural housing progress. To understand how this milestone was reached, the Rural Housing Coalition sat down with Chris Brown, formerly of the Columbia Economic Development Corporation (CEDC) and now a Senior Research Planner at Pattern for Progress. His path to housing work began in Troy, where he helped launch the Troy Community Land Bank in 2014. “Seeing what a difference relatively small improvements could make in a historically disinvested neighborhood steered me to focus on affordable housing,” he explains. After a stint in Florida and a return to the Hudson Valley, he found his way to CEDC and to the Pro-Housing certification effort. What Pro-Housing Certification Means New York State’s Pro-Housing Communities

program, administered by HCR, recognizes municipalities that have taken concrete steps to address housing shortages. The certification is now a prerequisite for accessing a wide range of state discretionary funding programs, including the Downtown Revitalization Initiative, NY Forward, and the Regional Council Capital Fund. As Brown notes, “It’s easier to name the funds that don’t require it than the ones that do.” Importantly, these are not housing-specific funds; they support economic development, tourism, and downtown revitalization projects. For upstate municipalities like those in Columbia County, certification can be achieved in one of two ways: demonstrating recent housing growth (0.33% over the past year or 1% over the past three years) or passing a Pro-Housing Resolution. The resolution, which must be adopted as written, is a statement of intent to support housing production and address local housing needs. Municipalities must renew their certification annually by submitting updated housing permit data and any zoning changes. The Path to Certification When the Pro-Housing program was announced in Fall 2023, Brown and his colleagues at CEDC began working with local municipalities. By the time Chris became deeply involved, about half the county’s municipalities were already certified. New Lebanon had been one of the first in the state, and others like Hudson and Philmont closely followed.



For municipalities that met the program’s required housing growth metrics, the path to certification was straightforward: submit the required zoning data and last five years of qualifying building permits and receive certification. For municipalities that hadn’t hit the metrics, passing the resolution was the other path forward. That process includes the same submission requirements from the previous path to certification, plus the signed resolution itself. The number one question from municipalities was what the state would require in exchange for access to funding. Brown explained that the state is simply looking for a statement of intention, outlining what municipalities plan to consider in good faith regarding future housing decisions. A County United The certification process revealed both the strengths and the challenging realities of rural governance. In a county where municipalities are geographically spread out and often focus on their own priorities, the effort highlighted an opportunity to strengthen communication and collaboration. Brown recalls a moment when a chair of a rezoning committee in one town asked if any other towns were working on certification. “Yes,” he said. “All of

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them!” This question illustrated how little communication is traditional between towns, spurring advocacy for subregional housing committees where 3–4 towns can work together on housing issues that cross municipal boundaries. The effort also highlighted the county’s unique housing dynamics. Columbia County is extremely rural, with no municipality larger than 8,500 people, yet it remains unusually accessible to downstate residents through Hudson’s walkable train station. While Hudson often receives the most attention with the majority of the county’s available rental units concentrated in Hudson’s two square miles, housing pressures are felt throughout the county. **The Payoff: Funding and Momentum** The benefits of certification became immediately clear last fall when the Pro-Housing Communities Technical Assistance Grant Program required certification just to apply. Because every municipality in Columbia County had achieved certification, Brown proposed a unified approach to the state: instead of 23 separate applications, the county could submit one, with letters of support from all 23 municipalities. The strategy worked. The Pro-Housing Communities Technical Assistance Grant Program awarded Columbia County nearly \$250,000 to create an inventory of abandoned properties, match them with rehabilitation programs, and work with legal consultants to develop ordinances and maintenance strategies. **Lessons for Other Counties** For counties looking to replicate Columbia’s success, Brown offers several lessons. First, start early and make certification a priority. CEDC’s established trust with town supervisors was critical to the process, and beginning the work sooner would have allowed even more time for productive collaboration.

Second, leverage existing governance structures to start the conversation. Columbia County’s monthly board of supervisors meetings facilitated coordination. In counties with different structures, finding ways to bring local leaders together regularly can help streamline the process. Finally, this experience underscored the value of subregional collaboration. In rural areas where municipalities share staff and face similar challenges, working together can amplify limited resources, pool expertise, and strengthen relationships. **A Model for Rural Housing Progress** Columbia County’s achievement demonstrates how local leadership, economic development organizations, and state programs can align to address housing challenges head on. As Brown puts it, “CEDC and Columbia County have a reputation for punching above their weight,” but their strategy is one that others can replicate. The Pro-Housing certification has already delivered tangible benefits, and for other rural counties facing similar housing pressures, the message is clear: certification is within reach, and the rewards extend far beyond housing itself

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For Reginald “Reg” Schweitzer, Executive Director of Neighbors of Watertown, the need for action was clear. “The city has experienced a noticeable increase in non-housed households, or those without stable housing,” he explained. “Creation and preservation of affordable units is at the front of everyone’s mind and vision. So, we went after those issues.” The timing, he added, “just felt right.”

The result is Mill & Main, a 63-unit development in the heart of the city that addresses Watertown’s housing crisis head-on, with 31 units dedicated to supportive housing for individuals facing substance abuse, mental health challenges, or homelessness, and 32 units for low-income residents. And the significance of Mill & Main extends beyond its walls, as the development transforms a site that had suffered from years of neglect into a vibrant community asset. “The investment in this site breathes new life into a very underutilized piece of our community,” Reg shared.



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Neighbors of Watertown partnered with THRIVE Wellness and Recovery, a not-for-profit organization that provides mental health and addiction services to promote wellness and recovery. “Thrive recognized the needs of their clients, applied for the ESSHI funding, and upon receiving it, looked to us to develop a property to meet those needs,” Reg explained. The project also benefited from gap financing through the Development Authority of the North Country, with local officials playing a key role in approvals and community partnerships ensuring a steady stream of referrals. “We rely on other nonprofits and organizations to refer applicants for housing, and vice versa,” Reg added. It was this spirit of collaboration that made Mill & Main possible.



Financing a project of this scale required both creativity and strong partnerships. Neighbors of Watertown worked with MM Development Advisors, a consulting firm specializing in affordable housing, to structure the deal, partnering with NBT Bank for construction financing and Redstone Equity Partners as the investor. “Monica McCullough (MM) was instrumental in tying the capital stack together,” Reg said. “All of this in collaboration with our state partners at HCR, the New York State Homes and Community Renewal agency. In this business, it’s also about relationships with our partners, both at the state and local sources.” The \$28 million raised through syndication, combined with \$13.4 million in state funds, made the project viable, and construction began in October 2025. By early 2026, the project was nearly complete. “We were fortunate to work with a stellar team, both on the design and construction side, as well as our development consultants and funding partners,” he said. “Everyone recognized the importance of the project; its significance for the city and our region. That certainly kept the project moving.”



At Mill & Main, supportive and affordable housing share the same address, with features like elevator access and laundry rooms making the development both practical and inclusive. “The non-negotiable aspects of the project included a location central to the services needed by our clients, as well as a high standard of quality on the build, both for unit appeal and for longevity so that the project could meet the client needs long into the future,” Reg explained. The low-income units are priced at \$617–\$870 per month, with utilities included. “Extensive research was done to keep rents as affordable as possible and yet allow the project to be properly run and maintained,” Reg said. “These rates are certainly more affordable to our tenants than many other units within the community where fair market rents are significantly higher than that.”

The application process reflects the project’s dual nature, with supportive housing units managed through THRIVE and low-income units allocated via a lottery system. “As a non-profit developer, we really offer ‘support services’ to all of the tenants in our portfolio in one way or another,” he said. “This property, with true support services as provided by Thrive, will promote a much stronger chance of success for the clients. There are learning curves with each new partnership, but we try to keep open communications about what is working well and especially on what is not.”

Reg sees Mill & Main as a turning point for the community. “The redevelopment of a site that has been largely vacant for the past 30+ years, along with the opportunities provided to the clients who will be served at the property—this has the opportunity to be life-changing for many of those served... hopefully most of them!” Looking ahead, Neighbors of Watertown is already working on other initiatives, including preserving 28 SRO units in downtown Watertown and participating in state programs like the Community Development Block Grant (CDBG), the HOME program, and the Targeted Home Improvement Program (THIP). As Watertown’s first permanent supportive housing facility, Mill & Main sets a precedent for future projects, ensuring vulnerable residents have a place to call home.

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Greene County is currently experiencing an increase in homelessness, a lack of affordable housing for seniors and disabled individuals, and soaring rents—with one-bedroom apartments reaching \$1,500 per month, excluding utilities. Much of the housing inventory has been purchased as second homes for downstate residents or converted to Airbnbs, while other properties sit vacant and deteriorating. Transportation is another major hurdle, as Greene County lacks public transit, and while Greene County Transit buses exist, accessing their pickup points can be difficult. The future of the Senior Bus program is also uncertain due to high operating costs and low ridership.

Molly and CMHDC have long valued their partnership with the Rural Housing Coalition of New York, with Molly praising the team as a great resource for assistance, training, and direction. When asked what more the Coalition could do to support CMHDC's work, her answer was straightforward: "Just keep up the good work, continue fighting for money for RPC's and the programs that we offer for the residents of New York State."

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