



# Rural Delivery

Rural Housing Coalition of New York's Quarterly Newsletter

SUMMER 2025

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## Cold Spring Apartments: A New Chapter for Tannersville

By Hallie Isquith

**F**or decades, the Cold Spring Hotel sat vacant in the heart of Tannersville, a deteriorating holdover from a different era. Today, that long-blighted property is being reimagined as Cold Spring Apartments—a 56-unit affordable housing development that aims to bolster the village's workforce, provide secure housing for seniors, and contribute to the revitalization of Greene County's mountain towns.

The project is led by RUPCO, a regional housing nonprofit based in Kingston, NY, known for developing affordable housing and supporting economic development across the Hudson Valley and Catskills. In partnership with New York State Homes and Community Renewal

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## From Dilapidated to Durable: Mobile Home Replacement in North Country

**T**his summer, the North Country Rural Development Coalition (NRDC) celebrated a major milestone: two full manufactured home replacements completed in Essex County, with eight total replacements slotted for completion in 2025 alone. Each project represents an enormous investment—in funding, logistics, and human energy—on behalf of some of the most vulnerable households in the region, and signals growing momentum in a field that has long been underfunded and overlooked.

To understand how the Mobile and Manufactured Home Replacement Program is playing out on the ground, RHC sat down with Katie Long, Senior Program Manager, and Hope Carroll, Program Manager at NRDC. Their insights offer a firsthand look at the opportunities and obstacles that come with trying to replace aging mobile homes in a sprawling rural service area, plus helpful tips for organizations hoping to bring a program like this to their communities.

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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

Over the past 3 months, the Rural Housing Coalition has been awarded three grants to provide services to our members as well as undertake a design competition for mobile homes suitable to seniors and the disabled.



AARP awarded RHC a \$20,000 grant to support a design competition utilizing college students from the University at Buffalo (UB) to design a mobile home that is suitable to the special needs of senior citizens and the disabled. A Design Review Committee composed of mobile home manufacturers, RPC's involved in mobile home replacement as well as AARP, HCR and UB representatives will review and select the best designs. This initiative will take place in Spring 2026.

HCR awarded RHC two \$30,000 TA grants. The first TA grant will be used to support the selection and subscription of rehab management software. A committee composed of RPCs involved in housing rehab will be formed to develop an RFP and select the most cost-effective and suitable rehab management software.

The second TA grant will be used to support technical assistance provided by Enterprise Communities to RPCs involved in the acquisition or transfer of USDA 515 affordable rental properties.

In the Spring, we also conducted a short survey of Rural Preservation Companies to ascertain their borrowing needs for housing development and received 30 responses. As a result of the survey, the Rural Housing Coalition will explore the creation of a revolving loan fund to assist RPCs with the pre-development costs of housing projects.

We look forward to seeing everyone involved in rural housing and community development at our Annual Conference on September 24-26th at the Fort William Henry Conference Center in Lake George. After this year, our Annual Conference will move to the Desmond Hotel in Albany for 2026-2027.



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# Member In Focus

**Kristi Dippel, Executive Director of the North Jefferson Improvement Association**

By Hallie Isquith for Rural Delivery

**T**his edition of Member In Focus features Kristi Dippel, Executive Director of the North Jefferson Improvement Association (NJIA), which serves rural communities across northern Jefferson County. Kristi's path to rural housing leadership began with a homecoming.

"I was born and raised in Clayton, where our RPC is based," Kristi explained. "I moved away for many years, spending time in Colorado and North Carolina. We had an opportunity to move back and made the decision to do so, wanting to raise our children in a small, close-knit community."

While living outside New York State, Kristi earned a bachelor's degree in policy studies and a master's in business administration. That educational foundation helped her step into the role of Director at the Local Development Corporation when she returned to the North Country. "After several years as the Director, our local RPC needed a Director. At the urging of both organizations' boards of directors, I took on the role of being the Director for both organizations."

Today, the NJIA administers a wide range of housing and community development programs throughout the region. "We administer a strong Owner-Occupied Rehab program, with a very long waitlist. This program has been a cornerstone of the organization for over 40 years," Kristi said. While First-Time Homebuyer programs are currently on hold, the organization plans to expand its rehab and homeownership offerings through USDA Rural Development packaging and state programs such as Access to Home and RESTORE.

NJIA also owns or manages nearly 200 low-income rental units across northern Jefferson County. In recent years, the organization has expanded its focus to encompass larger-scale community development initiatives. One of its most significant recent undertakings is a mixed-use rehabilitation project in the hamlet of LaFargeville.

The 9,240-square-foot building was once a hub of local life but had become structurally unsound and mostly unusable. Located next to a school at a key intersection, it was the largest building in the hamlet and central to the community's identity. Under Kristi's leadership, NJIA acquired and restored the property, completing a five-year, \$3.6 million transformation that created four residential units and five commercial spaces.

The project faced major hurdles, including unexpected structural damage, soil contamination, and permitting delays. Despite these setbacks, Kristi and her team persevered through the effort. She describes it as

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# Streamlining Payroll, HR, and Grant Compliance Across Rural Housing Providers

**RHC** members continue to face growing administrative burdens, particularly around payroll, HR tasks, and the labor-intensive requirements of managing grant funding. These challenges are often magnified for rural housing nonprofits operating across multiple properties or Federal ID numbers.

As we have worked with several Rural Housing Coalition members to better understand their operations and compliance needs, three organizations — Franklin County Community Housing Council Inc, North Jefferson Improvement Association, and Snow Belt Housing Company Inc — have each found success by partnering with Paylocity to modernize their payroll and HR functions. In doing so, they have not only saved time but in some cases reduced payroll costs. They achieved this without sacrificing grant reporting accuracy or compliance.

Many RHC members are familiar with the difficulties of tracking employee hours to specific grants, reconciling wage allocations manually, or juggling multiple payroll vendors across different corporate entities. Franklin County Community Housing Council Inc is now using Paylocity's Time and Labor platform to track hours worked by grant or project. This has reduced their reliance on spreadsheets and made audits far simpler. The system gives their team more time to focus on mission critical work instead of paperwork.

North Jefferson Improvement Association faced a particularly complex administrative structure, operating under multiple Federal ID numbers with similar reporting requirements. They previously managed payroll through several different vendors, which created inefficiencies and inconsistent reporting. By consolidating all entities into a single platform with Paylocity, they now operate through one streamlined system that supports all of their properties. In addition, they are using Paylocity's HR Edge service to create compliant employee handbooks, maintain accurate job descriptions, and ensure that New York State harassment training is completed on time. These HR improvements simplify daily tasks and strengthen compliance across the board.

In Snow Belt Housing Company Inc's case, modernizing their payroll systems with Paylocity actually resulted in a reduction in payroll costs. They now allocate staff time by grant using Time and Labor while also benefiting from automated reporting and stronger audit documentation. This has reduced administrative workload and improved visibility into how labor is spent across programs.

Each of these members chose to invest in centralized systems to meet increasing grant requirements and compliance standards. These housing providers demonstrate that the right technology can deliver measurable improvements even in environments with limited administrative budgets.

Adding new functionality such as integrated time tracking, job costing, HR support, and compliance tools did not increase payroll costs for any of these organizations. In the case of Snow Belt Housing, costs actually decreased. These success stories show that with the right platform, rural nonprofits can remain compliant and efficient without expanding their administrative overhead.

We are grateful to the RHC members who shared their experiences. Their success offers a valuable roadmap for other members facing similar challenges. If you would like to learn more about how these systems can support your RPC, please feel free to reach out.

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Working together we can reduce the administrative burden on rural housing nonprofits so you can focus on delivering safe, stable, and affordable housing across New York State.

# Cold Spring

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(HCR), the Hunter Foundation, the Village of Tannersville, and a coalition of state and private funders, RUPCO broke ground on Cold Spring Apartments in July 2025.

Located on Spruce Street just off Main Street, the new development will create 40 workforce apartments for households earning up to 90% of the Area Median Income (AMI), 15 apartments for residents aged 55 and older earning up to 60% AMI, and one superintendent's unit. A portion of units will be prioritized for Greene County residents, and nine apartments will be fully accessible for people with disabilities, including mobility, vision, and hearing impairments.



Housing insecurity is not new to the area, but the strain has become more acute in recent years. Like many tourism-driven towns in the Catskills, Tannersville has struggled to retain essential workers amid rising housing costs and a shrinking inventory of long-term rentals. "The vision for Cold Spring Apartments began when the Hunter Foundation identified an urgent need: local businesses couldn't stay open more than three days a week because workers had nowhere to live," said RUPCO CEO Kevin O'Connor.

The \$31 million project is funded in part through New York State's Low-Income Housing Tax Credit programs, Downtown Revitalization Initiative (DRI), and Clean Energy Initiative. Additional support comes from M&T Bank, Enterprise, Greene County, the Community Preservation Corporation, NYSERDA, the Bank of Greene County, and other financing partners. The Village of Tannersville, which received a \$10 million DRI award in 2022 to spur downtown development, is also certified under the state's Pro-Housing program—reinforcing its commitment to expanding housing access in small towns. According to HCR Commissioner RuthAnne Visnauskas, Cold Spring "exemplifies our commitment to creating sustainable, affordable housing that revitalizes communities like Tannersville."

Thoughtfully designed by Ashley McGraw Architects, this new multigenerational community includes three buildings: two for residential use, with units ranging from studios to three-bedrooms, and one that will function as a community center with shared gathering spaces, ski and bike storage, and an upstairs apartment for the live-in superintendent. The complex is also designed with connectivity and health in mind, offering residents access to wellness rooms, fitness equipment, outdoor walking paths, a children's play area, and free Wi-Fi.

Outdoor amenities are designed to support a modern mountain lifestyle and include pavilions, gardens, and open green spaces. In-building laundry and secure storage support daily living for both residents and seasonal workers. The location, just steps from Main Street, is intended to integrate the project into the life of the village.

Sustainability is a defining feature of the development. Cold Spring Apartments has earned passive house design certification and is targeting LEED for Homes Gold or Silver status. A geothermal heat pump system will provide heating, cooling, and hot water, significantly reducing energy use and utility costs for residents. These climate-conscious design choices reflect a growing recognition that affordability and sustainability must go hand in hand in rural housing solutions.

The buildings themselves take cues from the surrounding landscape and local architectural traditions. Their craftsman style incorporates alpine and Adirondack influences, offering a respectful nod to Tannersville's visual identity and character.

With demolition of the former hotel now complete and construction underway, Cold Spring Apartments marks more than just a physical transformation. It represents a shift toward reinvestment in rural towns, a commitment to keeping local economies viable, and a model for what equitable, place-based housing can look like in the Catskills and beyond.

# From Dilapidated

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## What the Program Does and Who It Helps

The Mobile and Manufactured Home Replacement (MMHR) Program is an initiative administered through New York State Homes and Community Renewal (HCR). It assists low- and moderate-income homeowners in replacing dilapidated mobile or manufactured homes—often uninsurable and unsafe—with new manufactured, modular, or site-built homes. To be eligible, a homeowner must own both the home and the land it sits on, and their household must fall below 80% of the area median income.

Because older manufactured and mobile homes tend to be less sustainable and usually depreciate in value over time, organizations and funders have to weigh what's worth repairing versus replacing—leaving many homeowners in a holding pattern for years. When replacement funding became available, NRDC already had a waitlist of eligible and eager applicants ready to move forward.

To complete their two recent projects, NRDC leveraged multiple funding sources, customized to each situation:

- One replacement was funded primarily through the HOME Mobile Home Replacement Program, with additional support from the New York State MMHR Program.
- The other was funded through Community Development Block Grant (CDBG) funds. While CDBG can no longer be used for full mobile home replacements under current rules, it remains available for rehabilitation work.

## The Before and After

Both projects completed this summer involved families living in homes that had reached the end of their useful life.

One couple had been eager to start a family but couldn't safely do so in a home riddled with mold. After their new home was delivered, the health improvements were immediate. "Our old home was falling apart and we had no options left," said the homeowner. "Our health has improved so much since being out of the mold in our old home. This has been life changing."

In the second case, NRDC worked with a set of grandparents raising their grandchild in a unit from 1971. While the family had done everything possible to maintain it, the electrical system posed a fire risk, and the layout



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# From Dilapidated

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wasn't safe or functional for aging residents or young children. Their new double-wide includes accessible features, like a walk-in shower, and a second bathroom—upgrades that have been life-changing for their daily routines.

## Lessons Learned and Shared

While the outcomes have been transformative, both Long and Carroll emphasized how complex it is to get these projects over the finish line.

Securing qualified contractors is one of the biggest challenges—especially in rural areas. Striking the right balance between general contractors, site work contractors, and home distributors took effort, and weather delays and long travel distances added to the difficulty. “Sometimes we’re managing a project in the southern end of Washington County and another in the northern end of Essex,” said Long. “It doesn’t make sense for contractors to take on both.” While NRDC learned that grouping projects geographically can improve efficiency, they remain committed to “spreading the wealth” and serving families across their full service area—even if it complicates logistics.

Another challenge was insurance. Many insurers won’t write policies for dilapidated mobile homes, yet homeowner’s insurance is required to qualify for most programs. NRDC found that temporary dwelling and fire insurance policies—valid only for the duration of construction—were sufficient to meet state requirements until the new unit was installed and could be fully insured.

Long and Carroll shared several tips for organizations considering similar work:

- Start the environmental review process early. It often takes longer than expected and introduces unique hurdles. For instance, a preliminary assessment might determine that the only viable location for the new unit is the same footprint as the existing one—delaying the timeline and requiring families to relocate during construction. This adds pressure to find temporary accommodations that work for each household’s needs.
- Put out the bid packet as early as possible. There’s no downside to opening the bidding window early—especially when contractors are scarce and may be traveling from far away.
- Maintain structured, supportive communication. Weekly or biweekly check-ins help manage expectations. In an ideal world, projects could be completed in six months, but delays are common. Serving as the sole point of communication between contractors and clients also helps avoid unapproved changes that could jeopardize project eligibility.
- Document everything. Especially when juggling multiple funding sources or navigating new regulations, thorough documentation helps keep projects on track and informs future efforts.

## A View Toward the Future

For Long and Carroll, the long drives across NRDC’s service area are now dotted with signs of progress, as new homes appear where unsafe ones once stood. “We want to be able to pass the projects we’ve worked on and feel proud,” said Carroll. Because this program tailors replacement units to each household’s needs, she finds satisfaction in being able to do everything the family needs—from accessibility upgrades and septic repairs to energy-efficiency improvements. “The goal is to never have to go back and do work there.”

As funding expands and NRDC’s model evolves, they hope to replace more of the region’s aging housing stock with homes that are safer, more efficient, and better suited to the people living in them. For now, they remain clear-eyed about the challenges—and deeply motivated by the results.

# Member in Focus continued from page 3

a pivotal project: one that not only preserved a piece of the town's history, but also holds potential to revitalize LaFargeville's core and spur further investment. It reflects her larger focus on rural preservation through place-based development that serves both residents and the broader community.

Like many rural nonprofits, NJIA is navigating a familiar set of challenges: staffing shortages, limited funding, and growing regulatory demands that affect housing organizations across the board. Recruiting and retaining qualified staff on nonprofit budgets remains difficult, and rising project costs only add to the strain. Kristi also noted that increasing state and federal requirements are making it harder to stretch available funding. "Fewer dollars can reach recipients when so many resources must be put into fulfilling regulations," she said.

One area of active growth for NJIA is its use of technology. "Taking advantage of technology and modernizing the organization is an opportunity we are currently focusing on," Kristi said. She described the limitations that come with being a small nonprofit: "Technology has not always been readily available. We are currently trying to find opportunities to modernize our organization in cost-effective ways."

While NJIA works to strengthen its internal operations, the communities it serves continue to face long-standing external pressures. "Some of the bigger challenges in our communities include lack of jobs, the harsh climate, lack of public transit, and older housing stock," she said. Like many upstate communities, these towns have also been impacted, both positively and negatively, by short-term rentals and second-home ownership.

Despite these challenges, Kristi sees new momentum in the statewide conversation around housing. "Housing was often in the background of many conversations, but having the focus on housing has made an impact," Kristi said. "There are many opportunities, such as rehabilitation of older homes or building of new homes, that when properly funded, would be impactful."

Kristi credits the Rural Housing Coalition with helping her get her bearings early on in her tenure. "When first coming to the RPC, I did not have experience in housing. I also had no existing staff or Director to provide training. It was daunting and overwhelming. The Coalition reached out and introduced themselves. They quickly became an invaluable resource, assisting me with acclimating to the industry. Many years later, I still reach out to the Coalition on a regular basis."

Today, that support remains essential. Kristi sees opportunities for the Coalition to deepen its impact by expanding member access to technology and training. "Connections with technology and other organizations would be the two biggest ways the Coalition could continue to assist our organization," she said. "Connecting RPCs to technology such as rehab software, payroll software, graphic design services, etc. is essential to our organization. Connections to continuing education (such as project management) and technology in the multifamily housing industry would also be valuable."

Under Kristi's leadership, NJIA has tackled rural housing challenges with determination and vision. From expanding community development efforts to modernizing internal operations, she has strengthened both the organization and the communities it serves. Kristi's efforts exemplify how place-based development can sustainably revitalize rural communities in New York and beyond, leaving a lasting positive impact for years to come.

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