



# Rural Delivery

Rural Housing Coalition of New York's Quarterly Newsletter

WINTER 2022

## What's Inside

Executive Director Update.....2

Member in Focus .....3

RUPCO Innovates with Pilot Programs ..... 4



Creamery Hills

## RPC Spotlight: SEPP

SEPP stands for Serving the Elderly through Project Planning and was founded in 1968 as an educational entity for seniors. In the 1970's, the organization began its foray into senior housing recognizing the need for affordable housing in the Binghamton area. Fast forward to 2021, SEPP owns and manages 13 properties containing 589 units of low to moderate income households and has created SEPP Management Co., Inc., SEPP Foundation, Inc., SEPP Development Corporation and SEPP Construction Co., Inc.

However, at the core of the organization, is the commitment to their mission 'to provide elderly persons and handicapped persons with housing facilities and services specifically designed to meet their physical, social, and psychological needs and to promote their health, security, happiness, and usefulness in longer living.'

"The vision has never been lost," said John Bernardo, SEPP Executive Director. "The care and attention for our residents is our primary focus."

[continued on page 5](#)



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## HCR Update

Commissioner RuthAnne Visnauskas

For many of us, the start of a new year represents a fresh beginning and a chance to embark on new endeavors. As Commissioner of New York State's housing agency, I start 2022 with the hopes of building off last year's success, while greeting the next 12 months with a renewed sense of optimism.

Now, it goes without saying that the past two years have been a challenge for HCR and our partners in rural preservation. But when examining the work we've done together over the course of the pandemic, it's clear that we have overcome many of the hurdles put in our path and continue to make our communities stronger, healthier, more affordable places to live.



RuthAnne Visnauskas

[continued on page 6](#)

# 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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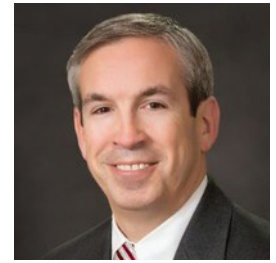
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 Rural Housing Coalition  
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 Rural Delivery

## Executive Director Update



As mentioned in the Fall Rural Delivery, we successfully transitioned to a virtual Annual Conference held in conjunction with Habitat for Humanity in November 2021 that unfortunately had lower attendance than anticipated, but actually generated more revenue than the previous year's event.

By the end of January we will have published our new RPC Directory that will list all current RPCs, their contact information and programs as well as a service area map. This will be disseminated to members, the media and state legislators to create greater awareness of the rural preservation program and the valuable services RPCs provide in rural communities throughout the state.

In addition, we have scheduled monthly educational webinars on time sensitive topics that cannot wait until the Annual Conference in the Fall. In December, we held a webinar on Utility Bill Assistance Programs offered by state and federal agencies that was presented by the Public Utility Law Project (PULP). In early January, we held another educational webinar on Cyber Security: Best Practices and Insurance Needs.

RHC has also updated its Market Place page on our website to enable members to easily find and contact vendors like architects, engineering firms, auditors, etc.

Coming out in the Spring will be 2020 Census Data customized for each RPC to use in their state and federal grant applications as well as recommendations from our Joint Task Force with the Neighborhood Preservation Coalition that will be reviewing the Annual Performance Review (APR) required by HCR.

*Michael J. Borges*



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Five Star Bank





# Member In Focus

**Alan Chelnitsky**



**T**he Member in Focus feature of the newly revamped quarterly newsletter Rural Delivery provides an opportunity to get to know your colleagues and fellow RHC members.

Alan Chelnitsky is the Executive Director of the Southern Hills Preservation Corporation located in the town of Lafayette in Southern Onondaga County. Alan started his position in August 2020 after moving to Upstate New York from Brooklyn, where he worked for a private for-profit real estate developer and property manager. Alan, who is originally from North Caldwell, NJ, was prompted to relocate to Central New York in part by the pandemic and for a change of pace. Alan attended Rutgers University and is working on finishing his degree in finance at Tompkins Cortland Community College.

Southern Hills currently administers a Home Improvement Program, but is working on relaunching a housing counseling program for first time home buyers in their service area. In addition, Southern Hills recently reached an agreement with a private developer to manage their properties, but is also looking to develop their own in order to diversify the RPC's revenue stream.

Like many other smaller housing non-profits, some of the biggest challenges facing the organization is securing additional funding to grow the RPC and finding reliable

**continued on page 6**

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# RUPCO Innovates with Pilot Programs

Interview with Faith Moore, Assistant VP of Operations for RUPCO


“Our vision is for strong, vibrant, and inclusive communities with a hope and opportunity for everyone” is stated in RUPCO’s mission and is evident in the work they continue to do in the four counties they currently serve.

RUPCO partnered with Sullivan County Land Bank to develop three vacant properties for the purpose of constructing three modular homes to sell to first-time homebuyers at a subsidized affordable rate. With funding from multiple sources including Enterprise Community Partners, the Affordable Housing Corporation and the Community Development Block Grant program, the 1100 square feet modular homes were built and marketed to first time homebuyers who qualified at 80% of medium income.

continued on page 7

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# SEPP continued from page 1

The organization offers a vast number of support services for their tenants and has created strong partnerships with local and regional non-profits including Lourdes Ascension Health, United Health Services, the Food Bank of the Southern Tier, Cornell Cooperative Extension, the Visiting Nurse Services of Ithaca and Tompkins County, Binghamton Housing Authority, Office for Aging, and Greater Opportunities of Broome and Tioga Counties. “The partnerships we have developed across the region provide critical support services, and we continue to develop new partnerships to meet the growing needs of our residents,” stated Brandy Jackson, SEPP Director of Operations.



Fairmont Park Units

In 2019, SEPP was selected as a co-developer of the Broome County Land Bank. The Land Bank funds the rehabilitation of foreclosed, vacant, and blighted single-family properties, that are sold to income-qualified homeowners. After SEPP and the Land Bank completed the renovation and sale of a home that had been vacant for over 3 years, SEPP was appointed co-developer of four additional vacant properties by the Broome County Land Bank, with funding from the CDBG Program. “Working with the Broome County Land Bank has been an important opportunity for us to address the decline of single-family homes in our communities throughout the region,” said John.

“We are challenged with the lack of affordable housing as are many rural communities across the state,” said Brandy. SEPP is currently administering two projects that are addressing this lack of affordable housing. One project involves a mixed-use property in downtown Endicott with first floor commercial space and fifteen units on the second and third floors. The funding for this project will come from Empire State Development, the Local Development Corporation and from mortgages obtained by the organization. “The project is expected to jump start the revitalization of the downtown and provide much needed affordable housing in the area,” stated John.

Another project involves the renovation of the twenty-four senior housing units at SEPP’s Creamery Hills Property in Cortland County. Creamery Hills currently houses a Local Aging Adult Satellite for Services (LASS Senior Center), which is managed by SEPP and is funded by Cortland County Area Agency on Aging.

SEPP is an example of an organization with a strong vision that continues to grow and strengthen by quality, high-level management, and administration of public and private funding opportunities, by seeking partnerships throughout their communities who share their vision, and, more importantly, by their forward-thinking in the planning and development of future endeavors. For more information on SEPP, visit [www.seppinc.com](http://www.seppinc.com).

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## HCR Update continued from page 1

It's clear that together we have a great capacity to achieve meaningful results and to give people the opportunity to experience the great benefits that having good quality, affordable housing can bring. But it is vital we have the resources needed to succeed.

To that end, HCR recently announced \$78 million in available funding through the Community Development Block Grant CARES program for projects that demonstrate a connection to preventing, preparing, or responding to COVID-19. We expanded eligible activities to include upgrades to farmworker housing, greater access to mental health services and broadband, and to address food insecurity.

For 2022, we have also increased funding limits and will allow awards to go directly to nonprofits as subrecipients for some projects. This is an exciting opportunity given the CDBG program's traditional limitation of allowing awards to be given only to units of local government.

In addition, funding will continue to be available through the CDBG program for housing and economic development activities and through the HOME, Access to Home and RESTORE programs. We expect the 2022 application period for these important programs to open in the late summer.

At HCR, these are only a few of the approaches we take to generate safe and affordable homeownership opportunities.

This past year we launched the Give Us Credit program to expand access to credit for first time homebuyers. We announced the expansion of our Legacy Cities initiative that targets the transformation of blighted buildings into quality homeownership opportunities for first-time homebuyers. And just this month, we opened the application window for the \$539 million New York State Homeowner Assistance Fund to aid eligible homeowners struggling due to the pandemic.

Finally, I'm happy to report that we will soon reach the target of the state's historic \$20 billion, five-year Housing Plan to create 100,000 affordable homes and 6,000 supportive homes. While this is a remarkable achievement for HCR and our partners in the development and preservation communities, it has only intensified our mission. We have already begun laying the groundwork for the next Housing Plan.

We are excited for what the future holds. Governor Hochul is a passionate advocate for affordable housing and we are grateful to have her ongoing support. HCR has a robust development pipeline and we are preparing to ramp up operations in the expectation of additional federal resources.

Together, with your support and collaboration, we will spend the next twelve months continuing to make investments across the state to provide high-quality affordable, supportive, and energy-efficient housing that benefits our neighborhoods and our environment, promotes equality, reduces housing insecurity and improves the lives of New Yorkers.

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## Member in Focus continued from page 4

contractors to bid on their Home Improvement Program's projects. "In Onondaga County, most of the focus is on the City of Syracuse's housing needs, leaving limited resources for our rural service area. Additionally, first time homebuyers in our service area are priced out of finding affordable housing due to competition from metropolitan Syracuse residents", stated Alan.

The Southern Hills Preservation Corporation is a long-time member of the Rural Housing Coalition and Alan was happy to continue that tradition. "I think everything the Coalition is doing and adding over the last year is great! If the Friday zoom check-ins started earlier in the morning I would love to hop on and engage", concluded Alan.

## RUPCO continued from page 4

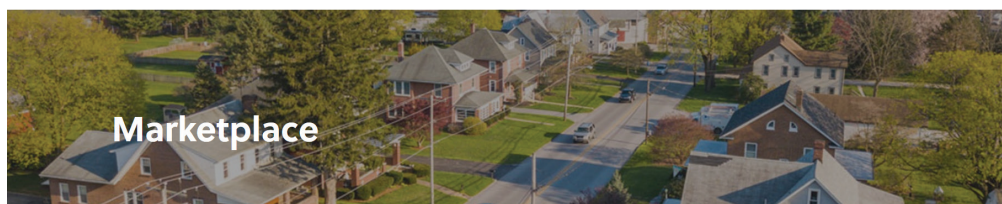
“The project was initiated before the pandemic, but implemented during it, which led to an increase in materials and delays in construction. However, we were able to work through the challenges”, said Faith Moore, Assistant VP of Operations for RUPCO. As of this writing, RUPCO has accepted offers on two of the homes and one is waiting acceptance. The Sullivan County Land Bank was key to the success of the project as the source of affordable properties for development, but currently the Land Bank is having difficulty obtaining properties primarily due to the high rate of foreclosures by commercial lenders. “We are working on a future strategy to request commercial lenders to donate foreclosed properties to the Sullivan County Land Bank which will enable us to expand this pilot project throughout the county”, stated Faith.

Another pilot program RUPCO has created is the Landlord Assistance Program, previously known as the Landlord Ambassador Program. While the Landlord Ambassador Program focused on provided counseling services and support, the Landlord Assistance Program goes further and assists landlords who own nine or less apartments with renovations and upgrades and assists them with funding for back mortgage payments they experienced during the pandemic. “Most funding programs are tenant-focused, but we have observed the financial obstacles landlords who manage small rental properties are dealing with and recognize a need we can fulfill which will benefit both the tenant and the landlord”, said Faith.

RUPCO understands that stable and affordable housing has a positive impact on jobs, education, health, and the economy and they support a holistic approach to creating strong and safe communities through developing, improving, and preserving the housing stock throughout the region. “The forward-thinking of our Executive Director, Kevin O’Connor and his openness to new ideas creates an energy for us to look at how we can improve, strengthen, and enhance our existing programs and services”, said Faith. To learn more about RUPCO visit [www.rupco.com](http://www.rupco.com).



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## RHC MarketPlace

The Rural Housing Coalition has created a page on our website called the [MarketPlace](#) where you can find various service providers like architects, engineers, HR, accountants and financial institutions, etc.. I would appreciate it if you could send me at [mike@ruralhousing.org](mailto:mike@ruralhousing.org) the names and contact information of some of your vendors to add to this page, because the more vendors listed the more useful the page will be.