



Annual Conference Relocates To Liverpool Exciting Training Agenda Planned

Housing and community development professionals from all over New York are expected to descend on the Holiday Inn in Liverpool later this month for the Rural Housing Coalition’s annual training conference. Highlights of this year’s conference include information on creative strategies for financing the rehabilitation of homes occupied by lower income families through local hospitals. Yes, it’s a provision of the Affordable Care Act.

Other conference presentations will bring you up to date on policy issues such as efforts at the federal level to allow nonprofit insurers to provide more affordable property insurance coverage; an update on changes to operation of the Affordable Housing Program of the Federal Home Loan Bank of NY; and efforts to address utility billing abuses by ESCOs.

HUD’s New York Regional Administrator Lynne Patton will be the luncheon speaker on September 25th. State Senator Betty Little, Chair of the Senate Housing Committee, will speak at the luncheon on September 26th. The featured Keynote speaker is RuthAnn Norton, CEO of the Green and Healthy Homes Initiative.

In a late addition to the confer-

ence agenda, there will be a special policy discussion on the afternoon of September 24th. In this session attendees will learn more about proposed federal legislation on tax credit financing for single family housing.

Of special note on this year’s program is a pair of roundtable discussions on September 26th on issues related to mobile and manufactured housing across the state. New York’s manufactured housing stock represents the largest portfolio of affordable housing units in our rural communities, and the challenges of keeping this housing in decent repair are many. One of the roundtable sessions will focus on issues related to manufactured housing sited on individual lots, and will allow concerns related to repairing and improving the condition of those units to be discussed with policymakers.

The second workshop will focus on housing conditions found in manufactured home communities, often referred to as mobile home parks. These units fall into a real estate never never land, combining the responsibilities of ownership with the limitations of tenancy, and few of the benefits of either form of tenure. This session will allow

brainstorming around the challenges of housing conditions in parks, including some new initiatives being put forth by state agencies.

The Liverpool Holiday Inn offers a much larger meeting facility than we have been used to for the last four years, meaning that we can offer a broader array of training workshops at one time. Please review the conference program on our website or at the Constant Contact link below, and you are sure to find useful workshops for many on your staff.

Conference registration is taking place online at <http://events.constantcontact.com/register/event?llr=87dbbwfab&oeidk=a07eftwrxwfff99466>. Hotel reservations should be booked before September 8th to secure the special conference room rate. Call the hotel at (315)457-1122 and use the code NHC to reserve your room.

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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 Delivery is published monthly and delivered electronically to a mailing list of 200 community development professionals and policy makers. For information on advertising in Rural Delivery and to receive a copy of our advertising rate sheet, please contact the Coalition at: 79 North Pearl Street, Albany, New York 12207 Tel: 518/458-8696 * Fax: 518/458-8896

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Bits and Pieces...

Disaster Preparedness Month

September is National Preparedness Month. The National Community Reinvestment Coalition's (NCRC) National Training Academy offers state-of-the-art disaster training and technical assistance online via webinars and instructor-led courses. Visit them at: training.ncrc.org. For any questions please contact training@ncrc.org or (202)524-4884.

Conference Track Focuses On Housing Rehab Practices

One of the most stressful jobs in the housing industry is the position of housing rehab coordinator for agencies that operate owner-occupied home improvement programs. A full training track specifically designed to help rehab coordinators do their jobs better, more efficiently, while taking less of a toll on their health and well-being has been organized for the upcoming annual Affordable Housing and Community Development Conference in Liverpool. The track includes varied workshops including how to reduce resubmission requests for Tier 2 environmental reviews, and stress relief techniques. Have your rehab coordinator sign up for the conference at http://events.constantcontact.com/register/event?llr=87dbbwfab&oeidk=a07eftwrxwfff99466.

Op Ed On Redlining In NYT

The New York Times published an Op-Ed by National Community Reinvestment Coalition CEO Jesse Van Tol on August 28th about proposed CRA enforcement changes that could increase redlining in the housing market.

The article is found at www.nytimes.com/2018/08/28/opinion/trump-mortgage-redlining-cra.html?mc_cid=d82c25a96b&mc_eid=d07b351d0e. (See related article on Page 6)

Federal and US military employees can support the Rural Housing Coalition through the annual Combined Federal Campaign (CFC). If you are a federal government or military employee and would like to donate through the CFC, please enter CFC code #9614 on your pledge card during the next fund drive.

Senate Passes THUD Bill- With Amendments

The Senate voted 92-6 on August 1st to approve its FY19 Transportation-HUD (THUD) spending bill, which provides robust funding for affordable housing and community development programs. Overall, the bill provides HUD programs with more than \$12 billion above the president's FY19 request and more than \$1 billion above the House bill.

Several amendments impacting federal affordable housing programs were added to the Senate spending bill, including:

- An amendment introduced by Senator Tina Smith that would direct the Department of Agriculture to report to Congress on the agency's strategy – and the tools and resources needed – to preserve affordable rental homes in rural America.
- An amendment introduced by Senator Jeanne Shaheen that would direct HUD to ensure landlords cannot unlawfully evict or deny housing to people based on their status as survivors of domestic violence and sexual assault.
- An amendment introduced by Senator Gary Peters that requires HUD and the Environmental Protection Agency to report on efforts related to the removal of lead-based paint and other hazardous materials.
- An amendment introduced by Senator Dean Heller that would prohibit people charged with certain crimes from receiving housing assistance. The National Low Income Housing Coalition has concerns about how this provision would be implemented.

Draper Joins HCR Staff

Elisabeth Draper has joined the Office of Community Renewal (OCR) as the new Preservation Programs Director. Ms. Draper will take the lead on OCR's management of the Preservation Programs and the Member Item Program. She joins OCR with over twelve years of planning and community development experience in both the private and public sectors, a Masters in Urban and Regional Planning from the University at Albany and a BA from Catholic University in Washington, DC. We welcome Elisabeth to our network and look forward to working together in the coming months.

Make your conference hotel reservation now! The room block expires on September 8th. Call (315) 457-1122 and use the NHC discount code.

USDA Issues Proposed Rule On Assets, Loan Limits, Income Banding

On August 31st USDA Rural Development published a Proposed Rule in the Federal Register seeking comments on proposed changes to the regulations for single family home financing. The Rural Housing Service is proposing to amend its regulations for the direct and guaranteed single family housing loan and grant programs. The changes include:

- Revising the definition of very low-, low-, and moderate-income to allow for a two-tier income limit structure (also known as income banding) within the single family housing direct loan and grant programs.
- Clarifying that net family assets are not considered when calculating repayment income, and that net family assets exclude amounts in voluntary retirement accounts, tax advantaged college, health, or medical savings or spending accounts, and other amounts deemed by the Agency not to constitute net family assets.
- Revising the methodology used to determine the area loan limits to use a percentage(s), as determined by the Agency, of the applicable local HUD section 203(b) limit.
- As a result of income banding, converting borrowers currently receiving payment assistance method 1 to payment assistance method 2 should they receive a subsequent loan.
- Revising the definition of low-income to allow for the two-tier income limit structure (income banding) within the single family housing guaranteed loan program.

The Proposed Rule can be found at www.govinfo.gov/content/pkg/FR-2018-08-31/html/2018-18683.htm. Comments on the proposed rule must be received on or before October 30, 2018. Questions regarding this announcement may be directed to Single Family Housing in the Rural Housing National Office at (202)720-1474.

Rural Delivery is made possible through the generous support of



Five Star Bank

Rent Relief Act Introduced In Congress

Representative Scott Peters, co-chair of the New Democrat Coalition Housing Task Force in Congress, recently introduced in the House HR 6671, the “Rent Relief Act of 2018,” to provide cost-burdened renters with a refundable tax credit. The bill is the House companion to legislation introduced in the Senate by Senator Kamala Harris in July.

The bill aims to reduce the rent burden on low income renters by creating a refundable tax credit for individuals who live in rental housing and who pay more than 30% of their gross income for the taxable year on their rent and utilities. Individuals living in government-subsidized rental housing would claim the value of one month’s rent as a refundable tax credit. This bill will reduce the cost burden on low income renters and allow individuals and families additional money to be spent on healthcare, education, child care, and other needs.

Representative Peters, who represents San Diego, explained that the bill is necessary “to provide short-term relief for renters, while local, state and federal governments work toward long-term solutions to our nation’s housing shortage.”

Congressional interest in a renters’ tax credit continues to grow. In addition to the legislation from Senator Harris and Representative Peters, proposals for a renters’ tax credit have been introduced by Senator Cory Booker and Representative Joe Crowley.

See Representative Peters’s press release about the bill at: <https://bit.ly/2MkuLAC>.

HOME Program Guidance Issued For Homeownership Programs

HUD’s Office of Affordable Housing Programs (OAHP) issued Notice CPD 18-09 last month, providing guidance to jurisdictions about the homebuyer program requirements of the Home Investment Partnerships Program (HOME). The Notice describes the requirements that must be met concerning individual homebuyers.

HOME Participating Jurisdictions must implement the requirements for all homebuyers receiving HOME assistance or purchasing a home developed with HOME funds. The Notice is intended help PJs develop written policies and procedures for homebuyer projects and programs related to homebuyer underwriting standards, responsible lending standards, and standards for refinancing and subordination of a HOME loan.

The Notice also addresses the requirement that all HOME-assisted homebuyers must receive housing counseling provided by a HUD-approved counselor and housing counseling agency. In addition, it

provides guidance on the requirements applicable to PJs that provide HOME homeownership assistance through lenders that also provide the primary mortgage.

The purpose of these requirements is to maximize the likelihood that homebuyers assisted with HOME funds will successfully sustain homeownership. Comprehensive homebuyer policies are intended to protect HOME investments by mitigating many of the risks that result from deficient underwriting and risky mortgage loan features. Adequate standards also provide certain protections for the low income households served and ensure that they receive equitable treatment. Without prudent underwriting, borrowers may not be able to afford the expenses involved in homeownership while still meeting their other financial demands. Expensive and risky mortgage products can hinder a borrower’s ability to repay the mortgage, increasing the risk of default and foreclosure. The full guidance can be found at: <https://bit.ly/2nFTgJW>.

Board Development Webinar

A Non-Profit organization’s Board of Directors is essential to accomplishing its mission and meeting its fundraising goals. This recorded webinar outlines best practices in assessment, recruitment, and development of a high-performing Board of Directors. The webinar is available until September 30th.

Visit https://training.ncrc.org/eweb/DynamicPage.aspx?Site=NCRC&WebCode=EventDetail&event_key=5eba2b49-0133-4419-b5f9-0bcf534c636b.

NDC Training Discount

The National Development Council is offering a 25% discount on their training courses for the remainder of 2018, Use the promotional code NDC2018-15 when registering to secure this discount. Visit their online registration site at https://nationaldevelopmentcouncil.asapconnected.com/CoursesIndex.aspx?utm_source=NDC&utm_campaign=6a5240f040-PD112_2017_COPY_04&utm_medium=email&utm_term=0_fb19f7728a-6a5240f040-219716965.

Executive Director

The New York State Rural Housing Coalition is hiring a new Executive Director. Responsible for leadership of the organization in support of the mission, board communication, budgeting and fiscal management, fundraising and resource development, administration, staff hiring and supervision, advocating on the state and federal levels on housing issues, guiding constituent advocacy, promotion of mission, development of programs, strategic planning, and maintaining a positive organizational image.

Qualifications include:

- Five or more years senior management experience
- Experience working with regulatory agencies
- Awareness of rural issues
- Transparent and high integrity leadership
- Budget management skills including budget preparation, analysis, decision-making and reporting.
- Strong organizational abilities including planning, delegating, program development, and task facilitation
- Ability to convey a vision of the RHC's strategic future to staff, board, volunteers, state and federal, and regional legislators.
- Knowledge of fundraising strategies and donor relations
- Skills to collaborate with and motivate board members and other volunteers
- Strong written and oral communication skills

See the full job description at <https://ruralhousing.org/careers/>. Qualified candidates are invited to send a cover letter and résumé via e-mail to employment@ruralhousing.org. EOE

Career Opportunities

Chief Financial Officer

PathStone Corporation is recruiting a Chief Financial Officer to replace the current CFO who is retiring after 39 years of exemplary service. PathStone is a private not-for-profit regional human service and community development Corporation with an annual budget of \$70 million and programs and services operating in seven states and Puerto Rico.

The CFO is a key member of the corporate executive team and has primary responsibility for managing and controlling all financial activity for the Corporation. The CFO will have direct responsibility to oversee accounting, budgeting, cash management, forecasting, strategic planning, investor relationships, and financial reporting to government agencies, grantors, partners, and lenders. The CFO is responsible to maintain, develop, and monitor internal financial procedures and controls for the Corporation and all subsidiary corporations.

Minimum requirement of a BS; a CPA and/or MBA preferred. Must have 10 + years experience working in a senior financial management role; working for a not-for-profit organization with multi fund accounting is highly preferred. PathStone embraces the principles of equity, diversity and inclusion in executing its mission.

Send resume to Insero and Company to the attention of David Mandrycky at david.mandrycky@inserocpa.com. EOE

Community Developer Trainee

The Office of Community Renewal (OCR) is hiring a Community Developer Trainee to support OCR's State funded grant programs including, but not limited to, Access to Home and RESTORE. The trainee will complete a two-year training term with supervision by OCR senior staff members. The position will involve managing a grant contract caseload, processing payment requests, reviewing grant applications, interpreting program guidelines and providing technical assistance to grant recipients. Applicants are strongly encouraged to use a cover letter as an opportunity to identify work experience or specific skills, including knowledge of software or database systems that may be useful for this position. The full job description for the Community Developer Trainee is available online here: www.nyshcr.org/AboutUs/JobOpportunities/. EOE

The New York State Rural Housing Coalition is happy to be able to provide help wanted advertising opportunities for our members and non-profit community development agencies. Ad copy must be provided in Microsoft Word format, and may be transmitted by email to rhc@ruralhousing.org. Ad copy must comply with federal and state equal opportunity requirements to be published, and must be received by the 25th of the month to ensure placement in the succeeding issue of Rural Delivery. Ads provided in this fashion will also be posted in the Career Opportunities page of the Coalition's website, unless a request is specifically made not to place the advertisement on-line.

OCC Seeks CRA Comments

The Office of the Comptroller of the Currency (OCC) released an Advance Notice of Proposed Rulemaking on August 28th seeking comment on the best ways to modernize the regulatory framework implementing the Community Reinvestment Act (CRA).

“As a long-time banker, I have seen firsthand the benefit of CRA investment and how it makes communities vibrant. I applaud the effort of community development practitioners and bankers who work together to make an important difference in our nation’s neighborhoods,” said Comptroller of the Currency Joseph M. Otting. “I have also seen how limitations in the current CRA regulation can fail to provide consid-

ation to a bank that wants to lend and invest in a community with a need for capital, including many low- and moderate-income areas. Unfortunately, the operation of the current CRA regulation can result in restricted resources. It is time for a national discussion on how we can make the CRA work better.”

The OCC seeks stakeholder comment on ways to modernize the regulations that implement the CRA, in order to better achieve the statute’s original purpose, increase lending and investment where it is needed most, and reduce the burden associated with reporting and assessing CRA performance.

“We are issuing today’s ANPR to provide an open opportunity for all

stakeholders to provide their comments on how to improve our approach to the CRA so that insured depository institutions continue to meet the credit needs of their communities, including those in LMI neighborhoods, consistent with the safe and sound operation of these institutions,” the Comptroller said. Comments received regarding this ANPR may inform the development of more specific policy proposals or future rulemakings. The deadline for submission of comments on the proposed changes is about November 10th. The notice of the proposed rule is found at www.occ.treas.gov/news-issuances/news-releases/2018/nr-occ-2018-87a.pdf.

IDIS Training For CDBG Grantees

As a Community Development Block Grant grantee, whether you are a veteran user of the Integrated Disbursement and Information System (IDIS), or you are just learning how to add activities, report on accomplishments, or initiate financial transactions in IDIS, this series of training modules is for you! Follow along as IDIS expert users show you exactly how to navigate through screens, and enter your data correctly.

- Review just those points where you need a refresher
- See the progression of screens for adding activities or reporting accomplishments
- Watch video FAQs
- Check your knowledge with application questions

Visit www.hudexchange.info/trainings/idis-cdbg/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=f1846f41c7-HUD-CDBG-IDIS-Modules-Released_2018_08_28&utm_

Notice Of Annual Meeting

The annual meeting of the New York State Rural Housing Coalition will be held on Tuesday, September 25, 2018 at the Holiday Inn Conference Center, 441 Electronics Parkway, Liverpool, NY 13088. The meeting will be held in conjunction with the luncheon of the Annual Affordable Housing and Community Development Conference, beginning at approximately 12:30 PM. The meeting agenda will include election of members of the Board of Directors, as well as other business items as may come before the organization. All members of the Coalition are encouraged to attend.

NAEH Updates National Data On Homelessness

The National Alliance to End Homelessness has published new data on the extent of Homelessness across the country.

Based on the January, 2017 Point in Time Count, there are 553,742 of our neighbors experiencing homelessness across the country. This equates to 17 homeless people for every 10,000 residents. In New York, there are nearly 90,000 homeless persons, according to the report or 45 people per 10,000 residents.

View the report at [https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/?utm_source=NLIHC+All+Subscribers&utm_campaign=d99a72976b-Memo_082718&utm_medium=email&utm_term=0_e090383b5e-d99a72976b-291751973&ct=t\(Memo_082718\)](https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness-report/?utm_source=NLIHC+All+Subscribers&utm_campaign=d99a72976b-Memo_082718&utm_medium=email&utm_term=0_e090383b5e-d99a72976b-291751973&ct=t(Memo_082718)).

*Join the
conversation!*

Staff of Rural Preservation Companies are invited to join with their peers on the **NYS Rural Housing Coalition's Peer-to-Peer RPC Forum** on Facebook to discuss issues related to administering housing programs and share ideas on new strategies for addressing housing needs in our communities. Join the conversation today!

CDFI Application Deadline

The deadline for 2018 Community Development Financial Institutions Capital Magnet Fund Applications to the Department of the Treasury is September 17, 2018 at 5:00 PM. To ensure a successful application submission, the CDFI Fund encourages all FY 2018 Applicants to submit applications as early as possible.

The last day to contact Capital Magnet Fund staff with application questions is September 13, 2018 at 5:00 PM. Please note that application questions received via Help

Desk calls, Help Desk e-mails, and Service Requests will not be answered after that time.

The CDFI Fund encourages applicants to carefully review all guidance provided on the CDFI Fund's website at www.cdfifund.gov/cmfi under "How to Apply Step 2: Apply." The guidance includes helpful instructions and tips about completing and submitting your Application.

To learn more about the CDFI Fund and its programs, please visit www.cdfifund.gov.

Visit our website at www.ruralhousing.org
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