



Yes, We Are Having A Conference!

Despite the disruption caused by the Covid 19 pandemic, there will be a Coalition conference in 2020, albeit in a different form than we are all used to. Instead of multiple series of crowded workshops in a hotel conference center, this year the conference will be held online, and spread over a period of weeks, beginning on October 5th.

Seasoned conference-goers will notice some differences this year:

- Workshop tracks will not take place all on the same day. Themed tracks will take place on the same day of the week and at the same time, over the course of 3, 4, or 5 weeks. This will allow attendees to continue to attend to their routine job duties.
- Workshop registration is cheap-

er than in recent years. We recognize that 2020 has been a financially challenging year. The virtual conference format offered us some savings, and we are passing those savings on to you.

- You can register for as much of the conference experience as you need. As in the past, you can register for the entire event. This year, you may also register for a single track, or even a single workshop.
- You won't have to choose between workshops. Only one workshop will be taking place at a time, meaning you won't have to choose between two important subjects.

The 2020 Conference is being held in collaboration with Habitat

for Humanity NYS, and the conference schedule contains a huge number of workshops. When registering, some workshops will be marked as being of interest to Rural Housing Coalition members, while others will be designated for Habitat affiliates. Others will be marked as being of interest to both. Attendees are welcome to participate in any workshop that they choose, though, no matter how they are designated.

Conference registration will take place through a registration website that will go live within a couple of days. Keep on the lookout for the email announcement of the URL. One conference session- a four week training on the basics of grant writing, has limited seating, so early registration is recommended.

One RD Initiative Announced

US Department of Agriculture Deputy Under Secretary for Rural Development Bette Brand announced on August 31st that USDA is implementing the OneRD Guarantee Loan Initiative, releasing new information on rates and terms that will help lenders apply for loan guarantees to support rural businesses, infrastructure and community facilities and increase private investments in rural America.

The Initiative covers loan guarantees issued pursuant to RD's flagship infrastructure programs used for water, sewer, and utility services as well as business development programs.

Learn more at www.usda.gov/media/press-releases/2020/08/31/usda-implements-onerd-guarantee-loan-initiative-encourages-private.

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Bits and Pieces...

Summer Tax Credit Round Has Strong Demand

August 26th was the deadline for applications for NYS HCR's Summer funding round for tax credit projects. Based on the count of applications received, demand for the program was strong, and there appears to be a lot of pent up demand for new units.

The Next Crisis?

According to the Public Utility Law Project, 34.5 million households face utility shutoffs in September.

Small Business Relief Grant Deadline Looming

LISC's Small Business Relief Grant applications must be submitted by Monday, September 7th, before midnight. Learn more at www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/.

Grant Deadline

September 20th is the deadline for letters of interest to be submitted to the Glens Falls Foundation for applicants from Warren, Washington, and northern Saratoga Counties that have not received a grant from the foundation in 3 or more years. Visit <https://www.glensfallsfoundation.org/> for more information.

Rural Delivery is made possible through the generous support of



Five Star Bank

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.

FHA Extends Foreclosure Moratorium

The Federal Housing Administration (FHA) announced on August 27th the third extension of its foreclosure and eviction moratorium through December 31, 2020, for homeowners with FHA-insured single family mortgages covered under the Coronavirus Relief and Economic Security (CARES) Act. This extension provides an additional four months of housing security to homeowners, as they will not fear losing their homes as they work to recover financially from the adverse impacts of the pandemic. With this third extension, FHA has now provided more than nine months of foreclosure and eviction relief to FHA-insured homeowners

Said HUD Secretary Ben Carson. “Because homeownership is the largest wealth builder for the majority of the nation’s families, providing relief from foreclosure and eviction to those who are in jeopardy of losing their hard-earned wealth, through no fault of their own, is a priority.”

FHA’s Single Family foreclosure and eviction moratorium has been in place since March 18, 2020, and continues to apply to homeowners with FHA-insured Title II Single Family forward and Home Equity Conversion (reverse) mortgages.

“For so many first-time home

buyers and others who relied on FHA insurance to achieve homeownership, this extension provides an additional measure of peace-of-mind and security, along with the fact that we do not require a lump sum payment at the end of any forbearance period,” said Assistant Secretary for Housing and Federal Housing Commissioner Dana Wade. “Right now, it’s important that those affected by COVID-19 focus on the immediate priorities of regaining their financial footing, without the additional stress of dealing with a foreclosure action.”

The moratorium continues to direct mortgage servicers to:

- Halt all new foreclosure actions and suspend all foreclosure actions currently in process for FHA-insured single family properties, excluding legally vacant or abandoned properties; and
- Cease all evictions of persons from FHA-insured single family properties, excluding actions to evict occupants of legally vacant or abandoned properties.

Homeowners with FHA-insured mortgages should continue to make their mortgage payments during the foreclosure and eviction moratorium if they are able to do so, or seek mortgage payment forbearance

pursuant to the CARES Act from their mortgage servicer, if needed.

Under the CARES Act, FHA requires mortgage servicers to:

- Offer borrowers with FHA-insured mortgages delayed mortgage payment forbearance when the borrower requests it, with the option to extend the forbearance for up to a year. FHA does not require a lump sum payment at the end of the forbearance period.
- Assess borrowers who receive COVID-19 forbearance for its special COVID-19 National Emergency Standalone Partial Claim before the end of the forbearance period. The COVID-19 National Emergency Standalone Partial Claim puts all deferred mortgage payment amounts owed into a junior lien which is only repaid when the borrower sells the home, refinances the mortgage, or the mortgage is otherwise extinguished.
- Assess borrowers who are not eligible for the COVID-19 National Emergency Standalone Partial Claim for one of FHA’s COVID-19 expanded home retention solutions announced on July 8th.

NY Tops Housing Hardship Index

Bankrate issued a report on August 26th that designated New York State as the state most dramatically affected by the coronavirus recession in July. Double digit unemployment and a high rate of mortgage delinquency drives the rating. This designation follows New Jersey being the hardest hit in June, and Nevada was hardest-hit in April and May. The metric combines mortgage delinquencies and unemployment to show which states are enduring the most extreme slowdowns during the pandemic.

“States experiencing high unemployment will see mortgage delinquencies surge if unemployment remains elevated as forbearance periods expire,” says Greg McBride, CFA, Bankrate chief financial analyst. “This year may see the worst for unemployment, but 2021 will likely bring the worst for mortgage delinquencies and defaults.” For now, foreclosures remain rare. The Coronavirus Aid, Relief and Security Act requires mortgage giants Fannie Mae and Freddie Mac, the Federal Housing Administration and the Department of Veterans Affairs to let borrowers miss up to a year of payments without penalty.

In Memoriam

We are saddened to announce that Carolyn Seymour, long-time Executive Director of Chautauqua Home Rehab and Improvement Corp. in Chautauqua County passed away on August 22nd at Salamanca Rehabilitation and Nursing Center. At CHRIC, Carolyn secured millions of dollars in grants for lead paint abatement, housing and jobs.

Carolyn earned a Ph.D. in Linguistics from the University of Wisconsin in Madison, and taught Linguistics at Case Western Reserve University.

After moving to Jamestown in 1972, she variously operated a bookstore, worked for Chautauqua Opportunities, was an editor at the Jamestown Post Journal, was assistant to Jamestown Mayor Stan Lundine, and eventually served as Mayor of Jamestown in 1992-93.

We are grateful for Carolyn's service to the Rural Housing Coalition as a member of our board of directors for numerous years, along with her active support and advocacy for the Rural Preservation Program through the Rural Advocates. Her volunteer service extended to countless organizations and institutions in the Jamestown area, from the Lucille Ball-Desi Arnez Center, and the Jamestown Housing Partnership to the Empire State College Buffalo Region Advisory Board.

A celebration of Carolyn's life is scheduled for May, 2021. One of Carolyn's last community works was volunteering for the 2010 Census. Her family asks that in lieu of donations, just send in your 2020 Census, vote, and enjoy the small things in life.



NY Forward

Loan Fund

The New York Forward Loan Fund (NYFLF) is a new economic recovery loan program aimed at supporting New York State small

businesses, nonprofits and small landlords as they reopen after the COVID-19 outbreak and NYS on PAUSE. NYFLF targets the state's small businesses with 20 or fewer full-time equivalent (FTE) employees (90% of all

businesses), nonprofits and small landlords that have seen sharp reduction in rental income.

NYFLF is providing working capital loans so that small businesses, nonprofits and small landlords have access to credit as they reopen. These loans are available to small businesses, nonprofits, and small landlords that did not receive a loan from either the US Small Business Administration (SBA) Paycheck Protection Program (PPP) or SBA Economic Injury Disaster Loans (EIDL) for COVID-19 in 2020. The loans are not forgivable in part or whole. The loans will need to be paid back over a 5-year term with interest.

The working capital loans are timed to support businesses and organizations as they proceed to reopen and have upfront expenses to comply with guidelines (e.g., inventory, marketing, refitting for new social distancing guidelines) under the New York Forward Plan.

Access to loans for small landlords will be targeted to owners with residential buildings of 50 units or less, and will prioritize loans for landlords whose properties are in

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Property/Leasing Manager

Genesee Valley Rural Preservation Council has an opening for a Regional Property Manager to oversee affordable rental housing properties in a multi-county area. Must have extensive proven experience in residential leasing and supervision of apartment site managers. Works with internal property and finance staff. Knowledge of Fair Housing, ADA, and specialized government requirements for publicly-financed rental housing.

A Bachelor's Degree is preferred but not required with suitable equivalent combination of advanced education/training/with several years proven related experience in the operation of similar regulated housing. Certifications for Regulated Affordable Housing a PLUS. Competitive compensation and benefits for this salaried position, based on qualifications. Position may be filled on an interim basis with provisional terms for suitably qualified applicants. Must have a flexible schedule.

To see full job description, visit https://nysafah.org/wss/job_postingsPage2011.php?643. Send cover letter, resume, & application to: cduross@gvrpc.com or mail to: Genesee Valley Rural Preservation Council, Inc., Attention: Christine DuRoss, 5861 Groveland Station Rd, Mt. Morris, NY 14510

EOE

Career Opportunities

Program Funding Specialist

CARES of NY, Inc. (CARES) collaborates with and supports our communities towards the creation of systems that end and prevent homelessness. We envision that all people have access to safe, affordable housing and the social supports to remain housed.

CARES offices are in Albany, NY, however our customers and partner agencies are located throughout 37 counties in NYS. That is approximately 65% of the State. We have been growing since 1990, with most of our new hires made recently. This position was created from funding directly related to the March 2020 federal CARES Act. The Department of Housing and Urban Development allocated funds across the country to assist communities in protecting homeless Americans with compromised immune systems against the virus.

The successful candidate will have:

- A passion to work with communities to prevent and end homelessness.
- Microsoft 365 (Including Microsoft Teams, Outlook, PowerPoint, Word, Excel)
- Mathematical or accounting background
- Advanced writing and grammatical skills
- Organized/Detail-Oriented

Bachelor’s degree required. This position is fully remote. In addition to your resume, please submit a cover letter to be considered for employment. Salary range is \$48,000-\$55,000 depending on experience plus extensive benefits package. Apply at www.indeed.com/q-Affordable-Housing-l-New-York-State-jobs.html?vjk=58d3a3683136782d.

EOE

Property Manager (PT)

HomeFront is looking for an individual to manage 44 senior housing apartments in Washington and Warren Counties.

Responsibilities include qualifying tenants, developing rental agreements, and ensuring all apartments are occupied and maintained. The ability to work effectively with consultants, contractors, and senior residents is required. We offer a flexible work schedule and no weekends. The ideal candidate will have at least 3 years’ experience in property management or non-profit administration. Candidates must be computer literate with experience in Word and Excel.

HomeFront Development Corporation is a non-profit rural preservation company dedicated to assisting low to moderate income homeowners with their housing needs, managing affordable senior housing, and serves as a resource for community development and downtown revitalization programs in Washington County. More information can be found at www.homefrontdev.org.

To apply, mail or email a cover letter and resume to HomeFront Development Corporation, 568 Lower Allen Street, Hudson Falls, NY 12839 or info@homefrontdev.org. 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@rural-housing.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.

New York State is conducting a survey on Fair Housing.

And you can help!

Visit <https://hcr.ny.gov/fairhousingmattersny> to take the survey and add your voice and experiences to the record.

Home Sales Surge

Statistics show pending home sales in the US rose 5.9% in July, the third consecutive month of gains, fueled by low mortgage rates and unprecedented demand from consumers.

The seasonally-adjusted index measuring signed contracts was up 15.5% year over year, largely on the back of pent-up demand from buyers who were unable to strike deals during the spring, according to Lawrence Yun, chief economist of the National Association of Realtors.

“We are witnessing a true V-shaped sales recovery as homebuyers continue their strong return to the housing market,” said Yun. “Home sellers are seeing their homes go under contract in record time, with nine new contracts for every 10 new listings.”

All four regions of the country also saw month-over-month and year-over-year gains in pending home sales. As states reopen, Yun expects the market to remain hot. There is no indication that contract activity will wane in the immediate future, particularly in the suburbs.

This sentiment is further evidenced by research that an urban exodus is a growing possibility. Industry analysts note a parallel phenomenon: homebuyers are also looking for larger homes, perhaps to accommodate remote worksites. Redfin notes that the average home sold over a four week period ending in mid-August was 3.7% larger than the typical home sold a year prior.

Yun forecasts existing home sales to increase to a 5.8 million annualized pace in the second half of 2020. That would bring the full-year total to 5.4 million, a 1.1% gain compared with 2019.

“Anecdotally, Realtors are telling me there is no shortage of clients or home seekers, but that scarce inventory remains a problem. If 20% more homes were on the market, we would have 20% more sales, because demand is that high.”

Pending home sales in the Northeast region of the US rose 25.2% in June, the biggest gain in the report. In the Midwest, sales increased 3.3%, in the South the index was up .9% and in the West the gain was 6.8%, the report said.

NY Forward Loans

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low and moderate income census tracts or who serve low to moderate income tenants.

Priority will be given to industries and regions that have been reopened. This is not a first-come, first-served loan program. Application assistance is available at <https://esd.ny.gov/nyforwardloans-info#organizations-available-to-assist>.

The New York Forward Loan Fund is supported by Apple Bank, BNB Bank, BlackRock Charitable Fund, Citi Foundation, Evans Bank, Ford Foundation, HSBC Bank, M&T Bank, Morgan Stanley, the Ralph C. Wilson, Jr. Foundation, and Wells Fargo. Pre-application services are provided by NDC, Community Preservation Corporation, Accion, Pursuit, and TruFund Financial Services.

Is your membership in the Coalition up to date?
We are wrapping up our 2020 membership campaign soon. To keep you benefits of membership, please send in your membership renewal today. Or tomorrow. Just not on Thursday. JK, we'd love to have you renew ASAP.

Visit our website at www.ruralhousing.org
'Like' us on Facebook for up-to-the-minute news



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