



## Omnibus Spending Bill Passed By Congress

On December 19th, the US Congress passed a fiscal year 2008 omnibus spending bill that combines the 11 unfinished appropriations bills. The spending package has been sent to the President and he is expected to sign the bill before the continuing resolution, funding programs at fiscal year 2007 levels, expires on December 31st.

Highlights of the legislation include:

- The Department of Housing and Urban Development is funded at \$37.6 billion, an increase of \$1.4 billion over last year's level and \$2 billion more than the President's request.
- McKinney-Vento Homeless Assistance Grants are funded at \$1.586 billion, including \$25 million for a rapid rehousing initiative for homeless families. This is a \$144 million, or 10 percent, increase over current funding.
- The bill appropriates \$135 million for new Section 8 Housing Choice Vouchers: approximately 8,000 vouchers for homeless veterans through the HUD- Veterans Affairs Supported Housing program; 4,000 vouchers targeted to non-elderly, people with a disability; and 2,800 vouchers for the Family Unification Program. These are the first new vouchers appropriated since 2002.

- The Project Based Rental Assistance Program is funded at \$6.139 billion - a \$406 million increase over current funding.

- The bill includes \$300 million for the Housing Opportunities for Persons with Aids program - a \$14 million increase over last year's level.

- Public Housing received a \$647 million increase and is funded at \$12.878 billion.

- Unfortunately, the Community Development Block Grant (CDBG formula grants) program received a lower funding level than in the earlier conference agreement. The program is funded at \$3.593 billion which is \$118 million less than the fiscal year 2007 level.

- The appropriation for the Department of Health and Human Services includes an additional \$9 million for the Grants for the Benefit of Homeless Individuals (GBHI) program, a 20% increase over last year; and a \$10.5 million increase for the Runaway and Homeless Youth Program. (Note: these numbers reflect a 1.7 percent across-the-board cut of the Labor, Health and Human Services and Education Appropriations Bill.)

Under pressure to finish appropriations, Congress hoped to pass a

veto-proof omnibus bill that "split the difference" between increases in the original conference agreement and the Administration's request. However, the President rejected the compromise and there was a lack of Republican support for a veto override, so they were forced to cut funding further. Despite cuts made in the face of White House opposition, homeless and housing programs fared well.

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*Sappy  
New Year!*

**RD**

**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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## Bits and Pieces...

### Governor Announces Grants to Reduce Home Heating Costs

Governor Eliot Spitzer recently announced that more than \$3 million in energy conservation grants will go to community organizations for weatherization projects that will reduce heating costs for more than 1,400 families across New York.

The funds will be used to: implement energy conservation measures in the homes of income-eligible persons, especially the elderly, persons with disabilities and children; and lower energy costs in publicly-assisted housing and to promote additional coordination with State and federally-funded housing rehabilitation programs. These weatherization awards will be funded through the Home Energy Assistance Program (HEAP) to meet energy conservation needs.

Rural Preservation Companies receiving awards are: Rockland Community Development Council  
Delaware Opportunities, Inc.  
St. Lawrence Co. Community Development Council  
Stoneleigh Housing, Inc., and  
Cattaraugus Community Action

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### Main Street Meeting Slated

The Western and Central Meeting of the New York Main Street Program will be held at the Ramada Hotel Lakefront in Geneva, New York on January 23rd. The session is designed for day-to-day administrators of NY Main Street LPA projects.

The day-long training will include technical sessions on setting up new grant activities, as well as peer presentations on successfully-operating programs. Online registration will be available at the DHCR website at [www.dhcr.state.ny.us](http://www.dhcr.state.ny.us) shortly. For more information on this event, contact John Grover at (518) 458-8696, ext. 12.

Federal and U.S. 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.

## Home Depot Foundation Offers Support for Affordable Housing Programs

The Home Depot Foundation is dedicated to creating healthy, livable communities through the integration of affordable housing built responsibly, as well as the preservation and restoration of community trees. The foundation makes grants to 501(c)(3) tax-exempt public charities in the United States.

The foundation awards most of its grants by directly soliciting proposals from high-performing nonprofit organizations with the demonstrated ability to create strong partnerships, impact multiple communities, and leverage grant resources. In order to identify potential future nonprofit partners and/or respond to unique community revitalization opportunities, a limited amount of funding is set aside to be awarded through a competitive process.

The deadline for submitting letters of inquiry is March 1, 2008.

Preference is given to proposals that include community engagement resulting in the production,

preservation, or financing of housing units for low- to moderate-income families that address as many of the following considerations as possible: resource efficiency in design, construction, and operations; minimization of the depletion of natural resources, including timber and water; landscape features such as trees and shrubs that minimize demand for water and synthetic chemicals and reduce the “heat island” effect; reduction of maintenance costs through the use of innovative and durable materials; the use of environmentally friendly building materials; site planning with minimal environmental impact; use of energy-efficient and renewable technologies; improvement of indoor air quality, including moisture control and proper ventilation; and smart site planning and land use.

Complete program information, an FAQ, and an eligibility test are available at the foundation’s Web site at [www.homedepotfoundation.org/](http://www.homedepotfoundation.org/).

## National Affordable Housing Act Introduced In Senate

Senators John Kerry and Olympia Snowe were the lead sponsors when S 2523, the National Affordable Housing Trust Fund Act of 2007 was introduced in the Senate on December 19th. The legislation mirrors HR 2895, which passed the House of Representatives on October 10th with strong bi-partisan support.

The bill will establish a dedicated source for the production, preservation, and rehabilitation of 1.5 million affordable homes in 10 years. At least 75% of the funds will be for housing for households earning less than 30% of an area’s median income.

ing Coalition will be working to identify additional co-sponsors for the legislation once the Senate returns to session. Co-sponsors already include Senator Chuck Schumer, as well as Senators representing every New England state except New Hampshire and Connecticut.

“This is the year we need to finally get the government back on the side of people trying to make ends meet and provide for their families, and that means we need to do our part to help people put a roof over their heads,” said Senator Kerry in introducing the legislation.

## Federal Reserve Board Proposes Changes to Protect Borrowers

On December 18th, the Federal Reserve Board (FRB) proposed amendments to Regulation Z, which implements the Truth in Lending Act and the Home Ownership and Equity Protection Act. The amendments are designed to protect consumers from unfair or deceptive home mortgage lending and advertising practices. Some of the proposed reforms would apply to all loans, and some are limited to “higher-priced” mortgages. There is a 90-day comment period on the proposed regulations.

The FRB’s proposal would apply certain protections to almost all loans secured by a consumer’s principal dwelling. Under the proposal, lenders would be prohibited from compensating mortgage brokers by making payments known as “yield-spread premiums,” a fee paid by a lender to a broker for a loan with a higher interest rate, unless the broker had, in a written agreement with the consumer, disclosed broker’s total compensation. Lenders and mortgage brokers would also be prohibited from coercing a real estate appraiser to misstate a home’s value. In addition, mortgage servicers would be prohibited from charging late fees on unpaid late fees and failing to provide loan payoff statements or a fee schedule upon request.

The proposal also provides new protections for most mortgages that exceed certain interest rate triggers and are secured by a borrower’s principal dwelling. In connection with these higher-priced mortgage loans, the proposal would prohibit lenders from engaging in a pattern or practice of extending credit

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## DHCR Schedules

### HOME Training

The New York State Division of Housing and Community Renewal will sponsor a HOME Primer seminar at 2 locations in January and February. ***Building HOME: A Primer for LPAs*** provides an overview of the HOME Investment Partnership Program (HOME) including the HOME Final Rule. Participants will become familiar with all program activities including homeowner and homebuyer, rental housing, CHDO activities, and cross-cutting program requirements, including underwriting, addressing lead-based paint issues, and compliance with the new CPD Monitoring Handbook. This is a comprehensive introduction to the HOME Program that will emphasize HOME issues unique to New York State HOME grantees. Time will be set aside for HOME grantees to meet for informal discussions with DHCR Program staff. This training is recommended for Local Program Administrators.

The January session will be held on January 30th and 31st. This session will be held at Rochester City Hall, Council Chambers, 30 Church Street, Rochester.

The February session will be held on February 13th and 14th. This session will be held at the Poughkeepsie Grand Hotel, 40 Civic Center Plaza, Poughkeepsie. To register for either of these sessions visit the DHCR website at: [www.dhcr.state.ny.us/ocd/apps/seminar/seminar\\_reg\\_2008.asp](http://www.dhcr.state.ny.us/ocd/apps/seminar/seminar_reg_2008.asp).

## Regulation Z, Continued...

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without considering a borrower's ability to repay the loan. Lenders would be required to verify the income and assets of borrowers. Lenders also must establish escrow accounts for taxes and insurance. The proposal would also place some limits on the use of prepayment penalties in connection with these mortgages.

Advocates and others have criticized the proposal as weak, especially in its failure to severely limit prepayment penalties and yield spread premiums. Representative Barney Frank, chair of the House Commit-

tee on Financial Services, said, "We now have confirmation of two facts we have known for some time: one, the Federal Reserve System is not a strong advocate for consumers, and two, there is no Santa Claus. People who are surprised by the one are presumably surprised by the other."

A copy of the FRB proposal can be found at [www.federalreserve.gov/newsevents/press/without/bcreg/bcreg20071218a1.pdf](http://www.federalreserve.gov/newsevents/press/without/bcreg/bcreg20071218a1.pdf). The 90-day comment period will begin to run once the proposal is published in the Federal Register.

### Two Bills Amending Stafford Act Introduced

On November 16th, Senators Diane Feinstein and Barbara Boxer introduced two bills to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

S 2388, the Disaster Rebuilding Assistance Act of 2007, would increase the maximum amount of disaster assistance to individuals and households to \$50,000, allowing more funds to be supplied to individuals and families that reside in States with a high cost of living. This change would apply to major disasters declared on or after October 21, 2007. S2386 would authorize temporary mortgage and rental payments.

Both bills have been referred to the Committee on Homeland Security and Governmental Affairs.

### CDBG Scores Posted On Website

The 2007 New York CDBG Small Cities grant application scores are currently posted on the website of the Office for Small Cities. The scores show the relative ranking of all applicants, rated against applications of similar category. Review of the 2007 scoring may be beneficial for unsuccessful applicants contemplating a resubmittal of their applications. The scores can be found at [www.nysmallcities.com/spotlight/spotlight\\_Details.asp?SLID=161](http://www.nysmallcities.com/spotlight/spotlight_Details.asp?SLID=161).

Technical assistance is available to help Coalition members improve the scoring on Small Cities proposals. For more information, contact Colin McKnight at the Coalition by calling (518) 458-8696, ext. 14.

## New Markets Tax Credit NOFA Released

The 6th round of New Markets Tax Credit allocations has been announced. Applications are due on March 5th. This year's NMTC competition will place an emphasis on investing in underserved rural communities. This program attracts private capital into low income communities to stimulate economic growth, create jobs, and finance community development projects. 6 application workshops will be held nationally. The closest one to New York will be on January 15th in Charleston, WV. For more information on this application round, visit: [www.cdfifund.gov](http://www.cdfifund.gov).

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](mailto: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 online.

## Accessibility Is Topic Of Upcoming Training

The New York State Division of Housing and Community Renewal will hold a seminar on the topic of accessibility and universal design in affordable housing. This seminar is designed for persons administering DHCR-funded affordable housing programs, including the Access to Home program.

This seminar will provide attendees with an understanding of the concepts of accessibility and of universal design. Participants will gain a greater appreciation of what can be done to make a home, whether new construction or rehab, accessible for persons with disabilities. A range of accessibility and universal design modifications, and costs, will be covered in detail.

The training will be held on January 16th beginning at 9:30AM (Sign-in begins @ 9:00AM) at the NYS Housing Finance Agency 641 Lexington Avenue (at 54th St.) in New York City. To register for this training, visit: [www.dhcr.state.ny.us/ocd/apps/seminar/seminar\\_reg\\_2008.asp](http://www.dhcr.state.ny.us/ocd/apps/seminar/seminar_reg_2008.asp).

# Career Opportunities

## Empire State Housing Alliance Coordinator

The Empire State Housing Alliance, a newly-established coalition that seeks to unite upstate and downstate organizing groups in a coordinated effort to call on New York State to devote greater funding to affordable housing and smart growth solutions, seeks a Coordinator to help develop and drive the Coalition's strategy and maintain and build the Coalition's membership. Seeded by the Center for Community Change, a national non-profit organization, ESHA brings together grassroots organizing groups to build the collective power and capacity of low income New Yorkers in order to achieve political and policy changes at the state level that will benefit their local communities. More specifically, the project advances two goals: (1) to increase the political and fiscal investments in affordable housing at the state level, and ; (2) to establish a state-wide consortium of organizing groups that communicate regularly, develop a common policy agenda to advance at the state level, and are willing to exercise their political power collectively. The Coordinator will work in close collaboration with the ESHA Steering Committee to develop a set of strategic goals and objectives and advance the Coalition's housing initiatives. The Coordinator is not intended to serve as a spokesperson or lobbyist for the Coalition, but rather to develop and facilitate leadership op-

portunities for grassroots groups.

Required Qualifications include: at least 4 years background in community organizing and experience with grassroots groups and organizing strategies; coalition building skills; ability to draw on assets provided by diverse organizations and maximize the ability of the Coalition to function at a high level; excellent facilitation skills; strong writing, editing, communications, and presentation skills; a high degree of comfort in managing multiple tasks and deadlines, with the ability to produce consistent, quality work in a fast-paced environment; ability to learn issues quickly; ability to travel frequently, as needed; knowledge and experience with NYS government desirable; commitment to social and economic justice, collaborative processes, and the participation and leadership of low-income people and their organizations.

Ideally, the Coordinator will be based in Albany, but the coalition is willing to be flexible on location for the right candidate. This is a part-time position (30 hours per week), with the potential to develop into a full-time position depending on future fundraising. Salary: \$35,000 with benefits, depending on experience. Submit resume to: ESHA Coordinator Position, c/o the Center for Community Change, 330 Seventh Avenue, Suite 1810, New York, NY 10001.

E O E

**Is Your Membership In The Rural Housing Coalition Paid Up?  
If not, please renew today!**

## Labor Dept. Issues Request For Applications

On March 17, 2007, the NYS Department of Labor announced the availability of funding for staff development through the ADVANCE-NY Program. ADVANCE-NY uses Workforce Investment Act (WIA) monies to address employer demands for skilled workers. The program will fund projects that solve workforce problems by addressing identified skilled worker shortages within an industry or within a single employer's establishment through promoting occupational skills upgrading for incumbent workers. The purpose of this Request for Applications (RFA) is to support employer strategies and local efforts for life

long learning for the development of the employed worker by providing funds for upgrading the occupational skills of those workers.

In order to be considered for an award, an applicant must:  
Be a private sector, for-profit or not-for-profit business that has four or more employees,  
Be headquartered or have at least one physical location in New York State at the time of application. (Funds awarded to applicants must be expended on employees working at the applicant's New York State facilities.)  
Training must take place on company time and trainees must be compensat-

ed at no less than their normal rate of pay while they are attending training.

There is a cap per trainee of \$2,000.00 for this application (not per-trainee per-course). If the training proposed by the applicant exceeds a cost of \$2,000.00 per trainee, the applicant business must pay the difference. In addition, large businesses (those that have 100 or more employees at a single or multiple facilities in New York State) must pay a cash match of at least 25% of the cost of the training.

For more information, visit: [www.workforcenewyork.org/rfa25-m/rfa25m.htm](http://www.workforcenewyork.org/rfa25-m/rfa25m.htm).

Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)