



SPECIAL CONFERENCE ISSUE!!

## Enterprise Challenges Attacks On CRA

Recently, there have been incorrect statements made that blame the Community Reinvestment Act (CRA) and minority homeowners for the current economic crisis. However, not only has CRA not caused this crisis, it has helped build our nation's economy during the past three decades, demonstrating that investment in low- and moderate-income communities pays off for all of us.

CRA has been an important driver of responsible investment in traditionally underserved communities. Between 1977 and 1997, the total annual lending by banks to low-income communities rose from \$3 billion a year to \$43 billion. In addition, banks have reinvested \$4.5 trillion since 1977 in underserved communities not only due to a sense of corporate responsibility but because CRA requires it. CRA has helped house working families, senior citizens and people with disabilities and others with special needs, built community centers and job training facilities, started small businesses serving low-income communities and furthermore, improved neighborhoods and lives.

Enterprise has long known the value of public-private partnerships between communities and financial institutions and the CRA has been a crucial component to forming these

important partnerships. By leveraging investments and donations from our nonprofit and government- and private-sector partners, Enterprise has invested more than \$9 billion in low-income communities during the past 25 years. We could not have done this work without significant, targeted support from our partners in financial institutions and the CRA is largely responsible for that support. Just in the last three years, CRA-motivated partners invested more than \$1 billion in Enterprise's affordable housing and community development work. Enterprise's CRA-related investments are fiscally sound with beneficial returns to both the financial institutions involved and the communities served.

An example of Enterprise's CRA-motivated public-private partnerships is in our nation's capital. In the Adams Morgan neighborhood of Washington, D.C., Enterprise joined with PNC Bank to develop Ontario Court, which involved the rehabilitation of an 85-year-old, three-story building into a mixed-use facility to serve those with low and moderate incomes. The renovation preserved 27 units of housing affordable to families with low incomes and built 4,000 square feet of commercial space where the Jubilee JumpStart Early Childhood Development

Center is now housed. Not only does the development provide affordable housing options, allowing longtime residents to remain in a neighborhood with ever declining affordable options, it also offers working parents a child care option that's close to home.

Without CRA, a project like Ontario Court would have been significantly more difficult to finance. In addition, CRA-related investments have enabled Enterprise to help build or preserve more than 225,000 affordable rental and for-sale homes. During these challenging financial times, a program such as CRA encourages reinvestment in underserved communities and creates jobs for the people living there, all of which is needed now more than ever.

*October 15, 2008 Statement from Enterprise Community Partners President and CEO Doris W. Koo Regarding the Community Reinvestment Act.*

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**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...

### President Enacts FY 2009 Continuing Resolution

The President recently enacted the Consolidated Security, Disaster Assistance and Continuing Appropriations Act of 2009 (HR 2638). The Senate - and House - approved bill continues funding most federal programs, including those administered by HUD at fiscal year 2008 levels until March 6, 2009.

One notable exception is HUD's project-based Section 8 rental assistance program. Enterprise, along with other members of the National Preservation Working Group, pushed for language to allow HUD to renew all expiring project-based Section 8 contracts, even if such renewals would result in funding that exceeds the allowable fiscal 2008 levels.

Congress is not likely to consider an appropriations bill to fund federal programs for the rest of fiscal year 2009 until the new president is inaugurated in January.

### Rental Subsidy Information Sought

The National Alliance to End Homelessness is issuing a request for information on rental subsidy programs that prevent and end homelessness. The Alliance is researching locally- and state-created programs that provide rental subsidies to families that are homeless or in imminent danger of becoming homeless. Examples of the types of program the Alliance is looking for include time-limited, shallow, and flexible rental subsidy programs. NAEH is planning to use the information that it collects to put together a toolkit for other communities and states wishing to implement similar programs. The toolkit will examine issues such as funding streams, program design and implementation, and efficacy. If you are aware of a program that may be relevant to this research, please send details of the program to [research@naeh.org](mailto:research@naeh.org).

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.

## HUD Holds Briefing on Neighborhood Stabilization Program

On October 7th and 8th HUD hosted a conference in Washington, DC, on the Neighborhood Stabilization Program (NSP) authorized in PL 110-289, the Housing and Economic Recovery Act of 2008 (HERA). More than 800 participants from across the country attended the conference, which began with remarks from HUD Secretary Steve Preston.

HERA provides \$3.9 billion for NSP, to be distributed through the CDBG program to states and local jurisdictions, for the redevelopment of abandoned and foreclosed properties. This week's conference was the first in a series of meetings to explain the program to participating communities and affected parties, to enable them to meet the December 1st deadline for submission of the action plans required to receive funding.

"To those areas trying to recover from the effects of foreclosure and declining property values, help is on the way," Secretary Preston in a release announcing the event. "Clearly, the intent is to put this money to work in communities with the highest need and to have a meaningful impact. Now the real work begins and HUD stands ready to support these states and communities as they work to stabilize their neighborhoods."

Topics covered at the conference included financial management of program funds, the application of the Uniform Relocation Act, the need to address environmental and historic preservation concerns in dealing with abandoned and foreclosed properties, and best practices for addressing foreclosed properties.

Advocates are encouraged to monitor their states and local communities for the publication of the action plans that will describe how the community plans to spend its NSP dollars. Receiving jurisdictions are required to provide a 15-day comment period on those plans before the December 1st deadline.

The HUD NSP website, [www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg](http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg) provides extensive details about the program, including an application template and checklist and NSP training webcasts. Materials from the conference will be available at this site.

In addition, KnowledgePlex staff hosted an online chat on October 2nd titled, "The 2008 Federal Community Stabilization Grants: Strategies to plan, prepare, and target these funds to address the neighborhood impacts caused by foreclosed and vacant properties." Panelists shared a strategic framework for adopting and implementing a foreclosure/vacant properties stabilization action plan, and shared ideas for how communities can spend these funds wisely. The archived chat can be found at [www.knowledgeplex.org/xchat.html](http://www.knowledgeplex.org/xchat.html).

## HUD Awards Lead Grants

On October 15th, the U.S. Department of Housing and Urban Development awarded more than \$131 million in grants to 61 local projects to conduct a wide range of activities, from eliminating lead hazards in homes to increasing public awareness about childhood lead poisoning. Nationally, grants were awarded in the following categories: LBPHC - Lead-Based Paint Hazard Control in Privately Owned Housing; HHD - Healthy Homes Demonstration Grant Program; HHTS - Healthy Homes Technical Studies Grant Program; LEAP - Operation Lead Elimination Action Grant Program; LHC - Lead Based Paint Hazard Control Grant Program; LHRD - Lead Based Paint Hazard Reduction Demonstration Grant Program; LOR - Lead Outreach Grant Program; LTS - Lead Technical Studies Grant Program. In New York, the grants were awarded to (Grantee, Program, Grant Amount):

City of Albany, LBPHC, \$3,000,000  
Chautauqua Opportunities, LEAP, \$1,825,000  
City of Rochester, LHRD, \$3,999,700  
Clarkson University, HHTS, \$500,000  
Community Foundation for Greater Buffalo, LOR, \$300,000  
Erie County, LBPHC, \$3,000,000  
Onondaga County, LBPHC, \$3,000,000  
Onondaga County, LHRD, \$3,615,358  
West Harlem Environmental Action, LOR, \$299,979

## Strategic Planning Funds Available

Deborah VanAmerongen, Commissioner of the Division of Housing and Community Renewal, announced the availability of \$500,000 in New York State Community Development Block Grant funding to help municipalities with community planning on October 15th.

Eligible non-entitlement cities, towns, villages, and counties in New York State can receive up to \$25,000 to identify community development challenges and needs and establish a strategy to address them.

Funding is available through the NYS CDBG Community Planning Program and is administered through DHCR's Office of Community Renewal. The application kit is

available on the OCR website, [www.nysocr.org](http://www.nysocr.org) or at the Office of Community Renewal, Hampton Plaza, 38-40 State Street, 9th Floor, Albany, NY 12207. For questions regarding the Community Planning Program, please contact (518) 474-2057.

Commissioner VanAmerongen said, "These grants can help municipalities take the all-important first step in prioritizing and addressing the most pressing needs in their communities."

Applications must be postmarked or hand-delivered no later than November 21, 2008. If hand-delivered, applications must be received by OCR no later than 4:00 PM on that date.

## Sustainable Housing And Community Development Conference Slated

The US Green Building Council NY Upstate Chapter, Hudson Valley Branch will sponsor a one-day educational conference on energy efficiency and sustainability in housing and residential and community development on Thursday, November 13th, at the Central Valley Inn, Central Valley, New York from 9:00 AM – 5:00 PM. A Networking Reception will follow from 5:00 – 6:30 PM.

This conference will focus on opportunities to increase energy efficiency in single family and multifamily homes in the Hudson Valley as part of a regional strategy for economic vitality and sustainability. The premise of this conference is that improved energy efficiency in buildings must be a keystone of a regional approach to smart growth. Using advanced technologies and design principles available today, buildings present major opportunities for relatively rapid and dramatic increases in energy efficiency. At the same time, there are significant obstacles to implementation of these measures, including the belief that energy efficiency adds significantly to building costs. For more detailed information on the program, call (845)469-9459.

The Rural Housing Coalition is making available a limited number of scholarships for registration for this conference for staff of Rural Preservation Companies. For more information on obtaining a scholarship to this conference, contact Anne Patnode at the Rural Housing Coalition at (518) 458-8696, ext 15.

## Senator Obama Answers NAHRO Questions Calls for Foreclosure Moratorium

In the September/October 2008 issue of its Journal of Housing & Community Development, the National Association of Housing and Redevelopment Officials (NAHRO) reports on the results of its January 2008 survey of Presidential candidates. NAHRO sent questions to all campaigns, but received a reply only from the Obama campaign.

Responding to six questions, Senator Barack Obama pledged his support for the National Housing Trust Fund, promised to increase CBDG and Section 8 funding, and called for adequate funding for public housing and restoration of the one-for-one replacement rule. He also said that he would promote both homeownership and affordable rental housing as necessary to confront the nation's housing prob-

lems. In answer to a question on ending homelessness, in addition to building more affordable housing, Senator Obama proposed increasing the minimum wage to \$9.50 an hour and expanding access to the Earned Income Tax Credit (EITC) to include working adults without children. He also proposes a \$1 billion, five-year investment in jobs programs and to expand support for ex-offenders and homeless veterans' programs.

In other news on his housing policy, Senator Obama announced in a campaign address in Toledo, OH, on October 17th that he would add a three-month moratorium on foreclosures of mortgages held by lenders who are receiving assistance through the \$700 billion economic rescue bill recently passed by Congress.

## Career Opportunities

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 made not to place the advertisement on-line.

### Program Technician

USDA seeks a Program Technician responsible for carrying out office activities and functions pertaining to a broad variety of FSA Commodity Programs. This staff will work in a service center environment with shared responsibilities for customer service making and receiving payments. Other programs may be assigned depending on experience and need. The employee will also assist in other work areas and functions as needed or assigned. Computer proficiency required. Travel may be required.

Please submit a resume or a FSA-675 (Application for FSA County Employment) which may be obtained by contacting Andrew Michael at (315) 866-2520 or emailing [andrew.michael@ny.usda.gov](mailto:andrew.michael@ny.usda.gov). Mail your application so it will be postmarked by 11/06/2008. If hand delivered, be sure your application is received by 11/06/2008. Contact Andy Michael, County Executive Director, Herkimer County FSA Office, 5655 State Route 5, Herkimer, NY 13350-3516 or call (315)866-2520. EOE

## Housing Finance Agency Starts Planning NSP Implementation

At a meeting on October 22nd at Hampton Plaza in Albany, Housing Finance Agency President Priscilla Almadovar requested feedback on plans to implement New York's allocation of the Neighborhood Stabilization Program (NSP) Funds made available recently by Congress in response to the mortgage foreclosure crisis. The Housing Finance Agency will be administering the program in New York for those communities not receiving a direct allocation from HUD. The State expects approximately \$54 million in funding for this one-time program. Due to the 18 month implementation schedule required by Congress, HFA is working to fast track an RFP for the program. At the latest, an RFP should be issued by February 13th of this coming year. In all likelihood, the RFP will be issued before that, and conceivably could be issued before New Year's. It is expected that applicants will have 30 days between the issuance of the RFP and the deadline for submission.

Because of the short timeframe for submission of proposals, Ms. Almadovar encouraged those in attendance to begin work on their proposals immediately. She suggested that prospective applicants use the federal register notice of the program for guidance in their program design, absent details in an RFP at the present time.

Those in attendance at the meeting encouraged HFA to keep the program as flexible as possible, to allow locally tailored responses that will truly meet the diverse needs of communities across the state. Many of those attending requested clarification on the goals of the program, and had excellent comments on

practical issues that will impact program administrators.

HFA staff noted that the NSP was not designed to respond to the entire foreclosure problem. Most importantly, the program is "Not Foreclosure Prevention". NSP funds are targeted to address housing units that are foreclosed or abandoned. Units improved with the program must be vacant. Tax foreclosures are eligible for this program, although back taxes payable to the municipality apparently are not an eligible expense. All environmental regulations applicable to HUD's other programs (such as lead based paint) apply to this program, as well.

Households assisted under the program must have incomes below 120% of median. 25% of the funds received by the state must benefit households at or below 50% of median income, so applicants are encouraged to demonstrate in their proposals how very low income families will be assisted. There may be bonus points awarded in the scoring system for those applicants proposing to assist very low income families.

Prospective homebuyers participating in this program must receive housing counseling services prior to closing. For applicants proposing demolition and land banking activities, there must be a plan for putting the cleared sites back into service within 10 years.

HUD utilized data from the Mortgage Bankers Association National Delinquency Survey and the 2006 American Community Survey of the Census Bureau to determine the direct allocations. HFA suggested that data would be a good place for applicants to start collecting their local information for proposals.

## HFA Announces AHC Awards

On September 17th, Governor David A. Paterson announced \$12.7 million in AHC grant financing awards to create and preserve 411 affordable housing units throughout New York State. HFA will finance \$4.5 million through the sale of private activity tax-exempt bonds. AHC's grants, which total \$8.2 million, are funded by the 2008-2009 State Budget.

The AHC-funded projects and programs include:

A \$780,000 grant to Habitat for Humanity of New York State to finance construction of 21 single-family homes in Erie, Monroe, Onondaga and Orange counties. AHC also approved a \$275,000 grant to Habitat for Humanity of Suffolk to finance the construction of 11 single-family homes on scattered sites in Suffolk County.

In Westchester County, AHC approved two grants for the county:

--A \$500,000 grant to the City of White Plains to rehab 40 single-family homes, and a

--A \$2 million grant to the Housing Action Council to finance the construction of 50 condominiums in the Village of Ossining.

In Albany County, AHC approved a \$300,000 grant to the Albany County Rural Housing Alliance to rehab 30 affordable units.

AHC approved two grants for the North Country:

--A \$150,000 grant to the Housing Assistance Program of Essex County, Inc. to rehab 20 single-family homes in Clinton and Essex Counties, and a

--A \$300,000 grant to Snow Belt Housing Company, Inc. to rehab 32 single-family homes in Lewis

County.

In Onondaga County, AHC approved an \$800,000 grant to Home Headquarters, Inc. to acquire and rehabilitate 20 affordable homes in Syracuse.

In Tompkins County, AHC approved a \$400,000 grant to Ithaca NHS to finance improvements for 25 single-family homes throughout the county.

AHC approved two grants for Monroe County:

--A \$200,000 grant to Marketview Heights Association, Inc. to rehab 20 homes throughout the county, and

--A \$40,000 grant to South Wedge Planning Committee, Inc. to finance the construction of an affordable home that will use Universal Design Standards and Green Building practices.

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

**New Address!!**



79 North Pearl Street  
Albany, NY 12207