



Banking Superintendent To Provide Conference Keynote

The keynote presentation at the 29th Annual Affordable Housing and Community Development Conference will be provided by Richard H. Neiman, Superintendent of the New York State Banking Department.

In the current turbulent financial environment, many of our housing and community development programs are potentially heavily impacted by the changes in the credit markets. Already, first time homebuyers are finding it difficult to secure mortgages, and pricing for low income housing tax credits has plummeted. And the foreclosure crisis hardly needs to be mentioned, again. In the midst of the financial chaos going on, the Rural Housing Coalition feels extremely fortunate that Superintendent Neiman will take time from his busy schedule to join us in Buffalo to discuss his views on the future of the credit markets, in particular how they will impact community development issues in rural New York.

Mr. Neiman has been leading the Banking Department on improving credit access for affordable home mortgages for some time now. He has been actively working with the leadership of NYHOMES (NYS Housing Finance Agency/SONY-MA/AHC) to better coordinate the

availability of mortgage financing, and presented at a conference of the Coalition for Excellence in Homebuyer Education earlier this year.

Richard H. Neiman was appointed on March 5, 2007 by Governor Eliot Spitzer to serve as the Banking Department's 43rd Superintendent. Prior to his appointment, Mr. Neiman accumulated extensive experience in the financial industry from a range of perspectives in executive, regulatory, and legal roles. Immediately prior to joining the Banking Department, Mr. Neiman served as President and Chief Executive Officer of TD Bank USA, NA, a wholly-owned subsidiary of The Toronto-Dominion Bank.

Mr. Neiman began his career with the Office of the Comptroller of the Currency in Washington, DC where he served as Special Assistant to the Chief Counsel. After the Comptroller's Office, he spent 10 years at Citicorp, where he held a variety of legal and regulatory positions, including General Counsel of its Global Equities Group. Mr. Neiman then returned to Washington, DC to serve as Director of Regulatory Advisory Services for Price Waterhouse.

In 1994, Mr. Neiman joined TD Waterhouse Group, Inc., a bank

holding company and leading global online financial services firm, as Executive Vice President and General Counsel. He remained with TD Waterhouse until its acquisition by Ameritrade in 2006.

Mr. Neiman holds a BA degree in political science from American University, School of Government and a JD degree from Emory University School of Law.

Mr. Neiman is on the Board of Directors and is a Vice President of the Henry Street Settlement, one of New York's oldest social services organizations. He also serves on the Board of the Harlem Educational Activities Fund, a mentoring and college preparatory organization serving students in Harlem and Washington Heights.

In This Issue	
Coalition Has Moved!.....	Pg 2
Advocates Annual Meeting.....	Pg 3
Green Fund.....	Pg 3
Brownfield Opportunity Grant.....	Pg 3
Neighborhood Stabilization.....	Pg 4
Grants Training.....	Pg 4
ACS Data Released.....	Pg 5
Green Housing.....	Pg 6

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.

Officers:

Dale Prunoske, Chair
Ken Parrotte, Vice Chair
Roxanna Gillen, Secretary
Judy Eisgruber, Treasurer

Directors:

Mary Anderson
Kathy Disbrow
Deborah DeLong
Jeff Eaton
Anthony Fiala
Frederick Hanss
David Henderson
Kevin O'Connor

Peg O'Leary
Mark Sabella
Max Sammons
Carolyn Seymour
Linda Stratigos
Matt Taylor
David Valachovic
Barbara Willis

Staff:

Blair Sebastian
Executive Director

Colin McKnight
Deputy Director

Anne Patnode
Director of Training and Technical Assistance

John Grover
Project Coordinator

Kate Mackey
Office Administrator

For more information contact the Coalition at:
879 Madison Avenue, Albany, New York 12208
Tel: 518/458-8696 * Fax: 518/458-8896



Bits and Pieces...

**Conference Hotel Room Block
Extended**

The discounted rooms for the 29th Annual Affordable Housing and Community Development Conference in Buffalo at the end of October have been extended. Thank you to everyone who made their reservations before the September deadline date published in a recent email. Call (716) 856-1234 and be sure to mention that you are reserving for the Rural Housing Coalition conference to secure our rate of \$92 single occupancy (State Rate). This rate will be honored for reservations made through October 29th, subject to availability of rooms.

We've Moved!!

Effective October 1st, the offices of the Rural Housing Coalition have moved. We are now located on the third floor of the historic Brewster Building in downtown Albany. Our new location gives us easy access to the DHCR central office, as well as the office of the Homeless Housing Assistance Corporation/OTDA, and is a short walk to the Capitol and Empire State Plaza.

The Brewster Building was built in the 1870's to house the Albany Business College, which occupied the building until 1933. It has a distinctive turret on the corner of the building overlooking Pearl and Columbia Streets, topped by a copper peak. By 1974, the structure was so dilapidated that it was targeted for demolition. Instead, a developer purchased the property, and it became one of Albany's first adaptive reuses of a historic structure. It currently houses a number of professional tenants on the second, third and fourth floors, with a restaurant and a small convenience store occupying the street level storefronts.

The Coalition's new mailing address is 79 North Pearl Street, Albany, NY 12207. Our phone number, email addresses, and website URL remain unchanged.

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.

Notice Of Annual Meeting

The New York Rural Advocates will hold their annual meeting at the Otesaga Hotel in Cooperstown on Tuesday, November 18th and Wednesday, November 19th. You are invited to join the Advocates as they continue to work on a strategy to advance safe, decent, and affordable housing in rural New York.

On Tuesday, the Legislative Roundtable will begin promptly at 10 AM. The discussion will focus on: *Affordable Housing in New York State: Where Do We Stand? Examining the Federal and State Funding Potential in a New Dynamic.*

The remainder of the Tuesday agenda includes:

12:30- 2:00	Buffet Lunch
2:00- 5:00	Meeting Resumes
5:30-7:00	Reception
7:00 PM	Dinner

Wednesday, November 19th
9:00 AM Meeting Resumes-
Legislative Strategy, continued

- ☐• Financial Report
 - ☐• Membership Report
 - ☐• Election of Board and Officers
- Adoption of Advocates Budget,
Approval of Contracts, Schedule of
Meetings for the Year.

The Otesaga has reserved a block for NYS Rural Advocates at a discounted price of \$200 per night, single, and \$135.00 double, which includes three meals-Tuesday lunch and dinner, and Wednesday breakfast. Please make overnight arrangements directly with the Hotel by October 20th at (800) 348-6222.

To register with the Advocates, email Nancy Berkowitz at nbek@frontiernet.net by October 20th.

Enterprise Inaugurates New “Green” Fund

Enterprise Community Partners has joined the carbon offset movement by making its first carbon offset grant to an affordable housing developer, according to a recent report in *Mortgage Line*. Co-developers Romero Rose LLC (the Albuquerque affiliate of Jonathan Rose Cos.) and the Supportive Housing Coalition of New Mexico Inc. have received a grant from the Enterprise Green Communities Offset Fund for Silver Gardens, a 119-unit rental complex in Albuquerque. The complex is expected to emit less carbon dioxide and consume 15 percent to 20 percent less energy than projects built with conventional green technology. According to a press release from Enterprise, the new Green Communities Offset Fund accepts charitable donations and gives contributors emission reduction credits that can offset their own carbon usage. In addition, contributors can take a tax deduction for their contribution. The Silver Gardens grant will confer to the fund carbon offsets for at least 330 tons of carbon dioxide that will not be released into the environment due to the project's green design. The fund is the first national initiative to offer the benefits of carbon offsets in building green affordable homes, Enterprise says.

Tips For Requesting Corporate Support

If your organization counts on corporate donations, how do you adapt to an economy so weak that most of the largest US corporations expect to flatten or reduce their giving this year? Caroline Preston shares suggestions from corporate giving officers and other experts in her article, “Advice for Approaching Corporate Grant Makers During Tough Times,” (The Chronicle of Philanthropy, August 21, 2008):

- Focus on businesses that are thriving (yes, there are some),

- not faltering.
- Prepare for better times by maintaining the good relationships you've already established.
- Ask for pro bono help rather than cash.
- Show the results you've produced from previous assistance.
- Don't use the weak economy as your rationale for requesting support.
- Have some empathy for the corporate staff--they're going through hard times too.

Brownfield Opportunity Grants RFP Expected

The Department of State will soon officially announce a solicitation for the next round of Brownfield Opportunity Area (BOA) funding. The next solicitation will be termed an “open enrollment,” which technically means that applicants can submit for funding when they are ready to move to the next step and new applications can be submitted at any time. Given the growing financial pressure on the State budget, we strongly urge all BOA grantees to submit a grant application not later than October 20th. Adhering to this timeline should allow applicants to be considered for the next round of awards, and we expect DOS to make its first funding recommendations under “open enrollment” by the end of October. For more information, visit www.nyswaterfronts.com/BOA_package.asp.

HUD Announces Allocations For Neighborhood Stabilization Program

HUD announced on September 26th allocations for the \$3.9 billion in neighborhood stabilization funds authorized in the Housing and Economic Recovery Act of 2008 (P.L. 110-289), enacted July 30th. NLIHC has prepared a chart showing the allocation for each state that can be found at www.nlihc.org, and additional detailed information can be found at www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg.

These neighborhood stabilization funds may be used to purchase and redevelop abandoned and foreclosed homes. All of the funds must be used for the benefit of those with incomes at or below 120% of area median income (AMI), and at least 25% of the funds must be used for housing for families with incomes at or below 50% of AMI.

HUD plans a series of regional conferences to explain the details of this new program to governors, mayors, county executives and other state and local leaders. HUD also plans to issue quickly a notice setting forth the details of the program.

Foreclosure's Impact on Renters

The National Low Income Housing Coalition continues to monitor the impact of the ongoing foreclosure crisis on renter households by updating our online resource with any media coverage or scholarly research that directly discusses the impact of foreclosure on renter households.

NLIHC's Renters in Foreclosure webpage (www.nlihc.org/template/page.cfm?id=159) currently links to nearly 100 online articles and videos from news organizations, 10 research notes and presentations published by NLIHC, and an additional 8 research publications investigating the impact of the foreclosure crisis on renter households. A brief summary accompanies each link, and postings are sorted by their date of publication.

Westchester County RFP For Homeless Legal Services

Westchester County has issued a Request For Proposals for legal services to aid the homeless. Proposals are due on October 17, 2008.

Westchester County Department of Planning (WCDP) is soliciting proposals to provide legal services to low income Westchester County residents who are at-risk of becoming homeless. The County recognizes that many apartment buildings funded under the Mitchell Lama and other subsidized programs are expiring or have owners who are opting the buildings out of these programs, leaving tenants at risk of eviction because they can't afford their unsubsidized rents. Services are required to work with tenants in these larger buildings, individually, and as a group, to ensure their rights are protected for a twelve month period, from November 1, 2008 through October 31, 2009. Development of a bi-lingual publication on tenants rights and guidelines for tenants to steer clear of eviction is also required.

For more information, please call (914) 995-4602 or contact Dana Sanchez, Program Administrator, Westchester County Department of Planning, 148 Martine Avenue - Room 414, White Plains, New York 10601.

Central New York Grants Training Scheduled

The Grantsmanship Center's signature Grantsmanship Training Program is coming to Oriskany, New York, November 3-7, 2008. The Grantsmanship Training Program is a hands-on workshop that covers the complete grant development process, from researching funding sources to writing and reviewing grant proposals.

The program will be hosted by Cornell Cooperative Extension of Oneida County. Tuition for the Grantsmanship Training Program is \$895 (\$845 for each additional registrant from the same organization). To ensure personalized attention, class size is limited to 30 participants. For more information or to learn about scholarship opportunities for qualifying organizations, click here. To register call The Grantsmanship Center's Registrar at (800) 421-9512.

Orientation For New Executives

The Rural Housing Coalition will hold an orientation session for new RPC Executive Directors on the afternoon of October 29th in Buffalo. Although not technically part of the annual conference, the orientation is being co-located with the conference for the convenience of attendees. The orientation will cover RPC history, reporting requirements, operational strategies, and advocacy.

Invitation letters have been mailed to all recently-hired Executive Directors. Anyone not receiving an invitation who is interested in attending should contact Anne Patnode at the Coalition at (518) 458-8696, ext. 15.

American Community Survey Data Released

The Census Bureau on September 23rd released estimates from the 2007 American Community Survey on the demographic and socioeconomic characteristics of the nation's population and housing units. ACS provides estimates on the age, sex, race, education, and income of the population as well as valuable information on the nation's housing characteristics. The data are available for all standard census areas with a population of at least 65,000, including not only metropolitan areas and counties but also areas such as congressional and school districts.

National estimates released this week show that 45.6% of renter households reporting housing costs spent more than 30% of their income on rent and utilities. And while gross rent increased only slightly from \$763 to \$789 between 2006 and 2007, the share of units renting for less than \$500 fell 0.4% while the share renting for more than \$1,500 rose 0.7%. Because these data are from 2007, they do not yet reflect the full extent of the recent turmoil in housing markets.

With a sample size of roughly three million households, the ACS is an annual survey that will replace the long-form previously distributed only once every ten years with the national census. In December, three-year estimates based on data collected between 2005 and 2007 will be released for all areas with a population of 20,000 or more.

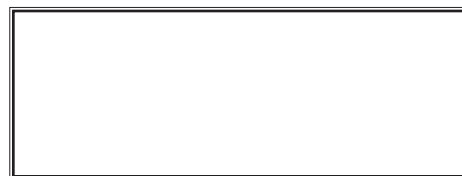
More information on the ACS is available at www.census.gov/acs/www/. Local data can be accessed by clicking on the Get Data - American FactFinder link in the middle of the ACS webpage.

Section 811 Bill Passes House

The Frank Melville Supportive Housing Investment Act, HR 5772, which would make many substantive and helpful changes to HUD's Section 811 housing for persons with disabilities program, passed the House by voice vote on September 17th. The bill would facilitate the use of mixed financing tools like low income housing tax credits with the Section 811 program and foster the integration of housing for persons with disabilities, while allowing residents to live independently.

Speaking on the House floor in support of the bill's passage, Representative Christopher Murphy, said, "The 811 program today is the nation's primary program for funding supportive housing. It is a cost-effective and compassionate program that, unfortunately, has not worked as well as it should have in the past several years. Last year, less than 1,000 new units were built around the country with 811 dollars, and, as we heard before the subcommittee, it has taken sometimes 6 years for projects funded with 811 capital dollars to go from the development stage to the completion stage. That's an unacceptably long amount of time for projects that could only encompass four or six or eight units of housing. This bill sets a, I think, very aggressive but reasonable goal, a tripling over time the number of units constructed in this country with 811 dollars."

Mr. Murphy introduced the bill on April 10th. Companion legislation in the Senate is expected soon.



Lending Basics for Homeownership Counselors

A foreclosure counselor must master the basics to effectively help clients. DHCR is sponsoring a Neighborworks class "Lending Basics for Homeownership Counselors" at 2 locations (Syracuse and New York City) in November. Tuition will be covered by the Division of Housing and Community Renewal (DHCR) -- you pay only for your lodging and travel (lodging suggestions will be provided when you register for the event). Sponsored by DHCR and provided by the NeighborWorks Center for Homeownership Education and Counseling (NCHEC), the course is part of the nationally recognized NeighborWorks Training Institute. The sessions will be held in Syracuse on November 5th-7th, and in NYC on November 12th-14th. For more information, visit: www.dhcr.state.ny.us/programs/ForeclosurePrevention/LendingBasics_Syr_NYC.pdf.

DHCR Mini-series

This final seminar in the Credit-Bearing Mini-Series will address taking care of the project and organization after completion. It will address the occupancy, physical, financial and compliance elements of ongoing property management. It will also explore things that an organization needs to consider to maximize its chances for ongoing success and survival. The sessions will be held on Nov. 12th (Albany), Nov. 13th (NYC); Nov. 19th (Syracuse), and Nov. 20th (Buffalo). For more information, visit: www.dhcr.state.ny.us/Apps/Seminar/dah_seminar_intro_2008.asp#s4.

House Passes Green Housing Provisions

A large energy bill that the House passed on September 16th includes more than a dozen provisions related to energy-efficient and green affordable housing. The bill, HR 6899, sponsored by Representative Nick Rahall, incorporates the provisions of HR 6078, the GREEN Act of 2008. HR 6078 was introduced on May 12th by Representative Ed Perlmutter.

The bill would require the HUD Secretary to implement incentives for energy efficiency standards in HUD housing programs and for housing with FHA-insured mortgages, create an energy-efficient assisted housing loan pilot program, establish green requirements for the HOPE VI severely distressed public housing program and require a public housing energy cost report, among other provisions.

HR 6078, which NLIHC and many other advocates support, was reported from the House Committee on Financial Services on July 31st by voice vote.

On September 18th, the White House issued a statement of administration policy on the overall energy bill, HR 6899, saying that the President would veto the bill because it would only open up some of the outer continental shelf to oil and gas exploration when limited conditions are met. HR 6899 would allow drilling 100 miles off United States shores and would give states the authority to allow energy production beyond 50 miles from their shores.

See the sign-on letter from housing organizations in support of HR 6078 at: www.nlihc.org/doc/GREEN-Industry-Letter.pdf.

*See you in Buffalo!!!
October 29, 30, 31!*

Visit our website at www.ruralhousing.org.

New Address!!



79 North Pearl Street
Albany, NY 12207