



# Rural Delivery

New York State Rural Housing Coalition, Inc.

April, 2003

## USDA Announces \$8.6 Million For Rural Community And Business Development

SYRACUSE- USDA Rural Development Director Patrick Brennan announced on March 24th the approval of \$8.6 million in investments that will assist four communities and three businesses with quality of life and economic development opportunities in rural New York.

“The Bush Administration is deeply committed to creating jobs in rural America. These funds are an investment in the future of rural communities who seek to develop the infrastructure needed to attract new business opportunities and address quality of life issues,” said Brennan.

Brennan made the announcement while participating in a regional forum hosted by USDA, where information was shared on programs available as a result of the 2002 Farm Bill. Brennan noted that as a direct result of the Farm Bill implementation, rural New York received last year nearly \$8.6 million in funding to assist with business and community infrastructure development. Overall, in 2002, USDA Rural Development invested \$174 million to support business, housing, and community technology infrastructure efforts in rural New York. The projects announced on March 24th included:

‣Town of Troupsburg (*Orleans*

*County*) Troupsburg will receive a \$371,300 wastewater infrastructure grant. Funds will be used to complete a waste water collection and treatment facility providing improved services to 102 residential users. The funds will leverage \$749,920 in state and non-profit resources.

‣Town of Murray (*Orleans County*) The Town of Murray will receive a loan and grant combination totaling \$2,354,200 to extend public water for 284 residential users who currently rely on wells that yield poor quality and limited supplies of water. The financing package includes \$469,200 in grant funds, and \$1,885,000 in loans.

‣Town of Yates (*Orleans County*) The Town of Yates was awarded a \$39,000 water infrastructure grant. Funds will be used to complete the extension of public water service to an area of the town where 38 residential users are currently struggling with private wells with high bacteria counts.

‣Town of Pembroke (*Genesee County*) The Town of Pembroke was awarded a \$3,196,400 loan and grant package to support water improvements. The financing will support the installation of new water lines serving 777 residential customers,

many having contaminated private wells. The wells had tested for extremely high levels of sulfur, iron, coliform and high hardness, and did not meet Department of Health standards. The financing package consisted of a \$2,500,000 loan and a \$696,400 grant.

‣The Bertrand Chaffee Hospital, Springville, NY (*Erie County*) The Bertrand Chaffee Hospital received a \$2,420,000 rural business guaranteed loan. A conditional commitment for the guaranteed loan has been issued to HSBC Bank USA.

‣FCW Properties, LLC, Tully, NY (*Onondaga County*) FCW will receive a \$270,000 rural business guaranteed loan. A conditional commitment for the guaranteed loan has been issued to HSBC Bank USA.

USDA Rural Development serves as the lead federal entity for rural economic and community development needs. It administers financial and technical assistance through a network of state Rural Development offices, its national office and private and public sector partners. Further information on these and other rural programs is available at a local USDA Rural Development office or by visiting USDA’s website at [www.rurdev.usda.gov/ny/](http://www.rurdev.usda.gov/ny/).

**RD**

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Rural Delivery is published by the New York State Rural Housing Coalition, Inc. a nonprofit membership organization. The Coalition is a statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers. Rural Delivery has a distribution of 255 copies per issue.

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## Bits and Pieces...

### Vets Training Grants Due April 21st

The US Department of Labor seeks applicants for funding for job training programs for homeless veterans. The Homeless Veterans' Reintegration Program (HVRP) has \$2 million available to support approximately 15 programs from non-urban areas. A separate funding allocation of \$1 million is available for applicant agencies that have never received HVRP funding in the past. Applicants should design programs that provide employment, training, support services, and assistance to homeless veterans. Applications are due on April 21st. For more information, see the Federal Register notice at [www.access.gpo.gov/su\\_docs/fedreg/a030305c.html](http://www.access.gpo.gov/su_docs/fedreg/a030305c.html) or the VETS website at [www.dol.gov/vets](http://www.dol.gov/vets).

### Proposal Writing Seminar

The Foundation Center — New York will sponsor a seminar on proposal writing on April 14, 2003. Attendees will learn to write winning proposals. This information-packed seminar is designed for nonprofit fundraisers and executives. The seminar will run from 9:00 AM - 4:00 PM. Check-in begins at 8:30 AM. The session will be held at the Foundation Center — New York, 79 Fifth Ave., 2nd Floor, New York, NY. Each seminar attendee receives: A free copy of *The Foundation Center's Guide to Proposal Writing*, a 100+ page workbook outlining all major topics covered in the seminar, and .6 CEU. The cost for the seminar is \$195.00. For more information, contact the Foundation Center at (212) 620-4230.

### Greenway Grants Due

The Kodak American Greenways Awards, a partnership project of the Eastman Kodak Company, The Conservation Fund, and the National Geographic Society, provides small grants to stimulate the planning and design of greenways in communities throughout America. Awards will primarily go to local, regional, or statewide nonprofit organizations. Although public agencies may also apply, community organizations will receive preference. The final deadline for submitting applications and other required materials is **June 1**. For more information, visit <http://www.conservationfund.org/?article=2372>.

## **Times Notes Increasing Worry Over Home Equity Borrowing Levels**

An article in the March 26th New York Times notes increasing concerns in the banking industry over levels of home equity financing in some states. The concerns are causing some consumer advocates and bankruptcy attorneys to suggest that many people could end up losing their homes as a result. According to the Federal Reserve, homeowners borrowed \$130 billion last year against the equity in their houses nationally. This borrowing level is double that of a year earlier.

In markets where home prices are escalating, borrowers who are having trouble meeting payments can usually sell their homes for more than they owe. However, in parts of the midwest and southeast, home prices have softened, and delinquencies on home equity debt are rising. A bankruptcy attorney in St. Paul, MN noted that her office is buried in foreclosures, and she is representing a large number of newly homeless people. According to the Federal Reserve, a significant portion of all home equity borrowing is used to pay off credit card debt. Borrowers are finding it so easy to borrow against their homes that they may be borrowing more than they need, for such items as new cars or to make improvements on their homes.

Consumer credit advocates worry that borrowers are taking on more debt than they can handle. Some use

### **Welcome New Member!**

The Rural Housing Coalition is pleased to welcome a new member during the month of March- Social Science Consulting of Little Falls, New York. Stephen A. Darman is the principal of the firm.

the home equity loan proceeds to pay off high credit card balances and then turn around and run up the card balances all over again. In these scenarios, if the borrower eventually goes into default, he or she may be at greater risk. In bankruptcy, individuals can often write off their unpaid credit card balances. But home equity loans and other mortgage debt must be repaid, or the bank can seize the property. Bankruptcy would generally prevent credit card lenders from enforcing a judgement against a borrower by placing a lien on the home. The amount of mortgage debt for some people is so great that some attorneys, like the one in St. Paul, are advising clients to walk away from their homes rather than try to repay.

The trend in home equity delinquencies is having an effect in New York, despite the generally strong appreciation in home values. The North Fork Bancorporation, a lender active on Long Island, is making few home equity loans, despite home price appreciation of 26% in Nassau and Suffolk Counties last year. "Home equity financings are a bet on the future value of real estate," said John Kanas, CEO of North Fork. North Fork's lawyer noted that it can take years to recoup the losses on a foreclosure. If the price that the house eventually sells for is less than the size of the outstanding mortgage debt, the lender suffers the loss.

Stephen Brobeck, Executive Director of the Consumer Federation of America expressed worry that Americans are squandering their most stable asset at a time when retirement savings are declining in value. "At a time when Social Security and pensions are already at risk, this is a disturbing trend".

## **Shelter + Care Fully Funded In Federal Budget**

The 2002-2003 Federal Budget passed in early March contained good news for the Shelter Plus Care program. The final omnibus budget bill contained \$193 million for all Shelter Plus Care renewal contracts.

Shelter Plus Care provides funding for rental assistance in supportive housing to homeless persons and families with disabilities, such as serious mental illness, chronic substance abuse and/or HIV/AIDS. In New York State, 1542 existing units are covered by the \$18.4 million allocation. The Bush Administration's budget proposal for 2003-2004 funds McKinney Continuum of Care programs at the same level as the previous year's budget and includes \$195 million for Shelter Plus Care contract renewals.

### **State Budget: Late Again**

It is now a certainty that New York's budget will be late for the nineteenth straight year. However, there are indications that this budget will not set a new record for tardiness as once predicted.

Governor Pataki and leaders of the legislature have agreed on the annual revenue forecast and budget talks between the leaders are being held.

The Senate and Assembly are expected to pass a compromise bill this week to borrow \$4.2 billion to close this year's funding gap and to restore some of the Governor's proposed cuts. The Governor has yet to say whether he will sign the bill. Additional sources of revenue will have to be found if cuts to housing programs are to be restored.

## Coalition Inaugurates New Member Benefit

As a membership benefit the Rural Housing Coalition has developed an MSN workgroup. This workgroup consists of:

1. Chat room: for a meeting on any subject that you may be interested in. An announcement will go out to the entire membership so that they may join in on this topic.
2. A calendar of events.
3. A newsroom with late breaking news.
4. Multiple message boards on topics that are important to you. If you don't see a message board on a topic that is of interest to you, please feel free to add it.
5. A list serve option. If you have a question that you would like answered that others may know about, it will go out to all the members of the MSN group. All responses will be posted. Coalition members are invited to sign up as soon as possible at: <http://groups.msn.com/RuralHousing>.

## Study Says Homeownership Helps Boost Children's Educational Achievement

Parents who own their own home may be helping to boost their children's educational achievements and even reduce behavioral problems, according to a new nationwide study.

The research showed that for children living in owned homes rather than rental units, math achievement scores are up to 9 percent higher, reading achievement is up to 7 percent higher and behavioral problems are 1 to 3 percent lower.

These results held true after the researchers took into account a multitude of factors that may have influenced the findings, such as the fact that homeowners earn more and have higher levels of education than renters.

"Homeownership itself is good for children," said Donald Haurin, co-author of the study and professor of economics at Ohio State University.

Homeownership seems to benefit children because the environments in homes—including such things as safety, maintenance and the avail-

ability of educational materials—are on average better than those in rental units, the study suggests. In addition, the greater stability of homeowners is good for children's development.

Haurin conducted the study with R. Jean Haurin, a retired research scientist at Ohio State, and Toby Parcel, a former sociology professor at Ohio State now at Purdue University. Their results appear in a recent issue of the journal *Real Estate Economics*. One of the main reasons that children of homeowners did better was the differences in living environment, Haurin said. Findings showed that owning a home compared with renting leads to a 13 to 23 percent higher-quality home environment. This was measured by responses of the parents to survey questions and also by observations made by researchers who conducted the survey. *RESOURCE:* Donald R. Haurin, Toby L. Parcel, and R. Jean Haurin. "Does Homeownership Affect Child Outcomes?" <http://www.areuea.org/publications/ree/>

### Mark your calendar now



For the  
24<sup>th</sup> Annual Affordable Housing  
&  
Community Development Conference  
**October 6<sup>th</sup> –8<sup>th</sup>, 2003.**  
Holiday Inn Auburn  
Auburn, NY



*Save these dates.*

*You do not want to be left out of the loop.*

*For further information visit our web site at  
[www.ruralhousing.org](http://www.ruralhousing.org).*

*Registration materials will be available later this summer.*

*Our room block is in effect, don't be blocked out The hotel will fill up fast.  
To reserve your room call 1-315-253-4531 and remember to use the room block code of  
**RHC***

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 on-line.

### **Housing Counselor/ Educator**

P/T position at non-profit housing organization near Syracuse, NY. Provide credit/debt counseling, discuss mortgage options, liaison between buyer, realtor and lender. Teach homeownership classes. Requires background in mortgage brokering, underwriting, real estate and/or financial counseling. Excellent writing and speaking skills a must. 6-9 hrs per wk.

Send resume and cover letter to Southern Hills Preservation Corp., PO Box 661, Tully, NY, 13159 or call (315) 696-5835 for job description. EOE

### **Director of Housing Development & Management**

The Director of Housing Development & Management will lead and manage new housing development initiatives; financing and partner relations; project management; construction and property management for HRH. Asset management encompasses a \$5.2 million development budget for 2002 and the maintenance of 271 units, 197 of which provide on-site residential services in a mix of motel, rental, SRO, and emergency shelter settings. Remaining units are affordable rental and sev-

## **Career Opportunities**

### **Senior Housing Developer**

Rural Opportunities, Inc. is seeking a Rochester-based Senior Housing Developer to pursue several affordable housing developments in Western New York. The Developer will focus on bringing development projects from inception through financing, local approvals, loan closing and construction to marketing, initial rent-up and sustaining management. A bachelor's degree and minimum of six years of related experience in the development of affordable rental and/or sale housing is required. Advanced technical knowledge of state, federal and private financing programs, applicable regulations, and experience in negotiating agreements with joint venture partners, vendors, municipalities, and lenders is necessary. Demonstrated experience in oversight of major rehabilitation and new construction activities is essential. Experience in real estate acquisition and development is desirable. Send resumes to: Jay Golden, ROI, 400 East Ave. Rochester, NY 14607. [jgolden@ruralinc.org](mailto:jgolden@ruralinc.org). Fax (585)340-3309. EOE

eral commercial units. A Bachelor's degree is required with a minimum of 7-10 years of experience in housing development, with at least 5 years experience managing staff. A cover letter and resume may be directed to:

HRH Director Search, 313 Mill Street, Poughkeepsie NY 12601.

Inquire to [susanm@nonprofitjobs.org](mailto:susanm@nonprofitjobs.org)  
Details at <http://www.nonprofitjobs.org>.

EOE

### **Loan Fund Coordinator**

Chautauqua Opportunities seeks self directed individual for growing small business development and loan program. Responsibilities include marketing, training and technical assistance, loan underwriting, portfolio management, along with the day to day operations of the program. B.A. Degree in business administration, planning or related field and at least one year of related experience. Computer proficiency necessary. Travel throughout Chautauqua County required.

Please consider joining us in this rural county with several small urban centers. Chautauqua County offers a great quality of life and is one of the largest grape growing areas in North America. Our office is located several blocks from the Lake Erie shoreline and has an exciting and diverse small business population. Make a difference!

Send resumé to: Chautauqua Opportunities, Inc., Attn: Human Resources Department, 17 W Courtney St., Dunkirk, NY 14048 (716) 366-3333 [www.chautauquaopportunities.com](http://www.chautauquaopportunities.com) EOE.

### **Supervising Case Manager**

Supervising case manager sought to oversee operations of Residence programs. Bachelors degree in Social Work, Psychology or Human Service related field plus 2-3 years experience in case management/counseling. Minimum 3 years in program supervision and working with mentally ill, MICA and substance abuse populations. NYS Drivers Lic. & vehicle required. Send resume to YWCA of Rochester/Monroe County, 175 N. Clinton Ave., Rochester, NY 14604. EOE

## **Affordable Housing Lending Alliance**

Rural Opportunities, Inc. is seeking new non-profit partner agencies to participate in the Affordable Housing Lending Alliance. The Alliance is designed to provide a wholesale conduit for low and moderate income mortgage loans. The mortgages are originated by the local agency, processed by ROI, closed by a local or regional lender, and then sold to Freddie Mac or Fannie Mae.

The Alliance mortgages offer some advantages to low or moderate income borrowers. Some of the participating lenders are offering special rate concessions for mortgages originating in the Alliance. Fleet is currently offering mortgages with no PMI and an interest rate 1% below market rate for Alliance participants. Some Alliance mortgage products require no down payment. Individual Development Account match funds are considered borrower cash, and no automated underwriting is used. The loan process is seamless for the borrower families, and is designed to provide full support through pre-and post purchase.

Homebuyers participating in the Alliance mortgage program must have successfully completed a homebuyer education program. Local housing agencies participating in the program can receive counseling fees of as much as \$700 for originating Alliance mortgages.

Rural Opportunities staff provides technical assistance to local agencies interested in participating in this program, including providing assistance in securing the required state exemption for licensing from the State Banking Department.

For more information, contact Jean Marie Lipani at ROI at [jlipani@ruralinc.org](mailto:jlipani@ruralinc.org).

## **Martinez Announces \$6.5 Million To Protect Children From Hazards In The Home**

### ***New Initiative Expected to Generate Additional \$17 Million from Private Sector***

Housing and Urban Development Secretary Mel Martinez announced in February the award of \$6.5 million to seven organizations throughout the country to help prevent childhood lead poisoning in the home. The grants were made under HUD's Operation LEAP (Lead Elimination Action Program), a new Bush Administration initiative designed to use federal grant dollars to stimulate private sector contributions that will enable children to grow up in homes that are free from lead-based paint hazards.

The funding, announced today by Martinez at The National Center for Healthy Housing's 10-Year Anniversary Reception in Washington, DC, is expected to generate an additional \$17 million from businesses, non-profit organizations and other non-government sources to protect children from potentially deadly lead hazards.

"No parent should have to worry about the dangers of lead in their home," said Martinez. "By joining forces with the private sector, we take a significant step toward reaching our goal of eliminating lead poisoning in our homes and protecting the futures of all our children."

Lead poisoning in children can reduce IQ, cause learning disabilities and impair hearing. Children who have elevated blood lead levels often experience reduced attention spans, hyperactivity and can exhibit behavior problems and it can even cause anemia, coma, convulsions and death.

While average blood lead levels have declined significantly over the past decade, one in six low-income children living in older housing is believed to be lead poisoned. Pregnant women poisoned by lead can transfer lead to a developing fetus, resulting in adverse developmental effects.

One of the most interesting awards was to a national intermediary for an innovative project here in New York. The National Center for Healthy Housing will be awarded \$930,789.00 to produce lead-safe home-based child care centers in the City of Syracuse and surrounding Onondaga County and Rochester, NY. Partners include Home Headquarters, Inc (a private non-profit in Syracuse that does home repair assistance), the Family Child Care Satellite Network Office in Rochester (a group that arranges screening and referral services for family child care providers), Neighborhood Housing Services Inc. of Rochester (which provides home improvement loans to moderate and low-income families), the Enterprise Foundation, and the Onondaga County Child Care Council, a non-profit focused on providing early learning resources. This will be the nation's first effort to focus on ensuring home-based childcare centers are lead-safe and may prove to be a model that can be replicated elsewhere. The purpose of the Home-based Child Care Lead Safety Program is to leverage substantial resources to eliminate lead and the other health and safety hazards from home-based child care residences. For more information, contact Rebecca Morley, National Center for Healthy Housing at (410) 772-2774.

## National Trust Award Nominations Sought

The National Preservation Honor Awards recognize the efforts of individuals, nonprofit organizations, public agencies and corporations whose skill and determination have given new meaning to their communities through preservation. These efforts include citizen attempts to save and maintain important landmarks; companies and craftsmen whose work restores the richness of the past; the vision of public officials who support preservation projects and legislation in their communities; and educators and journalists who help Americans understand the value of preservation. A select number of recipients is chosen for this award. Nominations must be postmarked by May 1st. For info, see [http://www.nationaltrust.org/preservation\\_awards/.2003application.pdf](http://www.nationaltrust.org/preservation_awards/.2003application.pdf).

## Best/Worst Lenders List Released

The National Community Reinvestment Coalition recently released *America's Best and Worst Lenders: A Consumer's Guide to Lending in 25 Metropolitan Areas*, a comprehensive ranking of lending institutions in 25 metropolitan areas during 2000 and 2001. *Best and Worst Lenders* ranks banks, thrifts, mortgage companies and credit unions based on home purchase and refinance lending trends to minorities, women, and low- and moderate-income borrowers and neighborhoods. Consumers will find *Best and Worst* to be invaluable in determining which lenders are most likely to approve them for home purchase and refinance loans. The report is available online at [www.ncrc.org](http://www.ncrc.org).

## Grantseeking On The Web

The Foundation Center will hold a workshop on 'Guide to Grantseeking on the Web-A Hands-on Introductory Training Course' on April 30th in New York City. The training course — offered in a state-of-the-art computer lab — offers the chance to learn how to develop an organized, focused approach to conducting funding research on the Web. Pick up valuable insider tips and strategies through a combination of PowerPoint presentations and interactive learning exercises on the Web. This course is approved for continuing education credit / .6 CEU by the Association of Fundraising Professionals (AFP) Continuing Education Review Board.

The training will be held from 9:00 AM - 4:00 PM at the Foundation Center — New York, 79 Fifth Ave, 2nd Floor, New York, NY. The cost for the training is \$195. For more information, contact the Foundation Center at (212)620-4230.

## Financing For Community Projects

If you are looking for financing for a specific community development project (i.e. a business, housing project, social service agency, childcare center), consider using a Community Development Financial Institution that serves your local market. The National Community Capital Association provides capital to support these kinds of projects. NCCA does NOT lend to specific community development projects, but rather to CDFIs, which re-lend the funds to specific projects. Their website contains a CDFI locator. For more information, visit the NCCA site at <http://www.communitycapital.org>.

## Accessibility FIRST

HUD has launched a new initiative to provide homebuilders, developers, architects and designers with the latest training and technical guidance on compliance with accessible design and construction requirements for the disabled under the Fair Housing Act. Accessibility FIRST stands for fair housing instruction, resources, support and technical guidance. The program is intended to educate and inform practitioners about Fair Housing Act requirements before design and construction begins, thus avoiding costly retrofitting by builders and increasing housing opportunities for persons with disabilities.

The initiative includes a training curriculum broken into nine modules: an overview of the Fair Housing Act accessibility requirements; disability rights law; enforcement of the act; strategies for compliant kitchens; strategies for compliant bathrooms; common design and construction violations and solutions; accessible routes; and accessible public and common use areas.

HUD has developed a website containing the training materials, and has established a Design and Construction Resource Center staffed by experts who can answer questions about legal and technical requirements of the Act. The Resource Center is staffed Monday through Friday from 9AM-5PM eastern time. The phone number is (888)341-7781. Questions may also be emailed to [contact@fairhousingfirst.org](mailto:contact@fairhousingfirst.org).

The website containing the training information can be accessed at [www.fairhousingfirst.org](http://www.fairhousingfirst.org). The website also contains information on best practices, links to related sites, frequently asked questions, and a training and conference calendar.

## **April Is Fair Housing Month**

### **National Fair Housing Alliance Events to Celebrate National Fair Housing Month**

The national Fair Housing Alliance (NFHA) has a number of events scheduled to draw attention to Fair Housing Month:

- NFHA will hold its news conference in April. The conference is scheduled for April 16, 2003 at the National Press Club.
- Fair Housing Trends Report — NFHA will announce the findings of its 2003 Fair Housing Trends Report. This is an annual report which documents the number and types of complaints received
- by HUD, DOJ, NFHA members, and state and local agencies.
- Testimony by Victims of Discrimination - Victims of housing discrimination nationwide will tell their stories as part of NFHA's news conference. Attendees will have the chance to question these individuals.
- Fair Housing Month Poster Contest - NFHA is currently holding a poster competition to generate a creative vision for National Fair Housing
- Month. The new poster will be released and distributed at the news conference.
- Media Campaign for Fair Housing Education - In conjunction with the Leadership Conference on Civil Rights Education Fund and the Ad Council, NFHA plans to roll out its media campaign to combat housing discrimination and inform citizens of their rights under the Federal Fair Housing Act. This media campaign includes print, radio and television ads.

<http://www.nationalfairhousing.org/html/events/FHmonth.htm>

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*Visit Our Website At [WWW.ruralhousing.org](http://WWW.ruralhousing.org)*

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