



RHD Rural Delivery

Trends Author To Present Keynote

The keynote presentation at the 26th Annual Affordable Housing and Community Development Conference on October 18th will be by Gerald Celente, author of *Trends 2000* and the Director of the Trends Research Institute in Rhinebeck, New York.

Mr. Celente has significant experience working with top national and international corporations, helping them anticipate changes in the marketplace. The Trends Research Institute specializes in custom designing detailed trend forecasts tailored to the specific needs and goals of individual businesses, industries, and professional organizations. The Institute delivers trends research needed to develop concrete strategies,

products and services that help business thrive in today's increasingly challenging global marketplace.

The Trends Research Institute predicted many global occurrences, ranging from the rise of warehouse shopping, the collapse of the Soviet Union, the 1987 stock market crash, the increase in corporate downsizing and outsourcing of staff, green marketing, and the bursting of the dot.com stock bubble, to the rising popularity of gourmet coffee in the US.

We have asked Mr. Celente to narrow the focus of his analysis and share with us his views on how global trends will impact rural New York in coming years, particularly the changes in the

housing market.

In addition to *Trends 2000*, Mr. Celente is the author of *Trend Tracking*, and his most recent book, *What Zizi Gave Honeyboy*, a provocative look at our lives and values today, and a glimpse of the future we deserve in Zizi's warmth, recipes and wisdom (Zizi is Celente's 83 year old aunt).

Mr. Celente will give his keynote presentation at the Conference Banquet, which will be held on Tuesday, October 18th at 6:00 PM in the Sheraton University Hotel and Conference Center, 801 University Avenue, Syracuse. For more information on conference registration, visit: www.ruralhousing.org.

Late Addition To Conference

Homeless Housing Assistance Program- Presentation and Clinics

A roundtable discussion of the upcoming round of funding for the Homeless Housing and Assistance Program will be followed by individual clinics, where you can discuss your potential projects with staff of the funding agency. The workshop will be held on Wednesday, October 19th, beginning at 9:00 AM as part of the Affordable Housing and Community Development Conference in Syracuse. Staff with expertise in development, asset management, and services will be available at this workshop to answer your questions.

Developing a Fundraising Plan: Securing Your Organization's Future

Based on author Michael Seltzer's *Securing Your Organization's Future*, this full-day course will show you how to strengthen your nonprofit's capacity to successfully raise funds and secure long-term financial stability. With a series of exercises and worksheets, you'll learn to effectively assess your situation and develop a comprehensive fund-

raising plan that includes a healthy mix of sources, from individuals to institutions. An ideal course for beginners as well as experienced fundraisers, this course will be held in New York City on December 1st. For more information, visit: www.fdncenter.org/marketplace/catalog/subcategory_training.jhtml?id=cat80001.

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Rural Delivery

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.

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Bits and Pieces...

Delaware County RPC Moves

The Delaware Opportunities Inc. Housing Office has completed the move from 91 Townsend St. in Walton, N.Y. to a newly constructed building and central offices in Hamden, N.Y. The new mailing address is: Delaware Opportunities Inc. 35430 State Hwy. 10, Hamden, N.Y. 13782. The new telephone number is: (607)746-1650, (607)746-1648 fax. The Delaware Opportunities Inc. Housing Office e-mail is: housing@delawareopportunities.org.

HUD/FHA Revise Appraisal Form Requirements

The Department of Housing and Urban Development has announced that the Federal Housing Administration (FHA) is eliminating two of its appraisal-related forms and updating its appraisal protocol. The lending industry, particularly real estate agents and appraisers, welcomes these changes, which will reduce burdensome and duplicative paperwork. As part of the initiative, FHA will adopt four of Fannie Mae's recently revised appraisal reporting forms, which are now considered the industry standard. For more information, visit: www.hud.gov/news/release.cfm?content=pr05-132.cfm.

Allstate Foundation Supports Neighborhood Revitalization

The Allstate Foundation includes neighborhood revitalization as one of the focus areas considered for funding. The foundation accepts applications on an ongoing basis- there is no deadline. For information, visit: www.allstate.com/foundation.

Grant Training Slated For Buffalo

The Grantsmanship Center Training Program will be held in Buffalo on November 7-11th at the EPIC Community Training Room, 1000 Main Street. The session will be hosted by the Junior League of Buffalo. Registration for the 5 day session is \$825, and 50% scholarships may be available to small organizations. For information, contact the TGCI Training Department at (800) 421-9512.

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.

Jackson Outlines Emergency Response Strategy For HUD

During a confrontation in September with disability advocates, HUD Secretary Alphonso Jackson responded to concerns about the impact of Hurricane Katrina on the ongoing housing programs of HUD. One of the issues that the demonstrators raised with the Secretary was the diversion of local housing vouchers to Katrina evacuees and pushing those on waiting lists into even longer waits. This report is echoed across the country by low income people and housing and homeless advocates who want to help displaced families, but question that it should be at the expense of other poor people in need of affordable housing. The cost of housing evacuees should be paid for out of emergency funds, according to the NLIHC.

If the transitional housing plan outlined on Friday, September 23rd by Secretary Jackson and Homeland Security Secretary Michael Chertoff is actually implemented as described, then the answer is in their plan. HUD's portion of the program will provide housing assistance for displaced people not eligible for FEMA assistance, but the funds will come from the \$60 billion supplemental appropriation to FEMA already approved by Congress and future supplementals to FEMA. This is a very positive move forward.

As noted by the National Low Income Housing Coalition, if HUD's intention is to rely on FEMA funds to pay for HUD's response to Katrina, why did HUD send legislative language to the Hill last week that would essentially allow HUD to divert its remaining FY05 funds and all of its FY06 appropriations to Katrina relief? The proposal was greeted with disdain on the Hill, so it has little chance of being enacted.

Camp Finance Offered

The Council of Community Services of New York State will host Camp Finance 2005, New York's premier financial management conference for non-profits on October 6th and 7th in New Paltz. The two day retreat is aimed at Executive Directors, fiscal staff, and board members of nonprofit organizations. The wide range of training sessions include presentations by experts in financial management, a session on communicating financial information effectively, reporting and compliance updates, and basic and advanced concepts in nonprofit accounting. This year's program includes an entrepreneurial ventures track.

Camp Finance will be held at the Mohonk Mountain House outside of New Paltz. Registration is \$535 per person for Council members, single occupancy, and \$615 for non-members. For more information, call (518) 434-9194 or visit the CCS website at www.ccsny.org/cf05.

Late Addition To Conference Schedule

AHC Workshop and Clinics

Staff from the Affordable Housing Corporation will present a workshop on the upcoming round of AHC funding at the Affordable Housing and Community Development Conference in Syracuse on Tuesday, October 18th, beginning at 10:45 AM. The session will include a program overview, information about the application process, ongoing timelines and requirements, and an explanation of how the AHC program really works. AHC staff will also be available during the afternoon of October 18th to discuss your program ideas and advise you on how to make your AHC application a winner.

Homeless Council Moves

With both the White House and Congress supporting the independent status of the Council and the establishment of independent offices, the United States Interagency Council on Homelessness has moved to a new office address, along with a new email address. Here is key contact information for the Council.

After more than three years of the generous hospitality of the U.S. Department of Housing and Urban Development in providing office space and administrative support under both former Secretary Mel Martinez and current Secretary and Council Chair Alphonso Jackson, the Council has established new offices. USICH staff are currently in those new offices.

Telephone: 202/708-4663 (This number remains the same.)

New Mailing Address: 409 Third Street SW, Suite 310, Washington, DC 20024

Fax: 202/708-1216 (This number remains the same.)

New Email: Key addresses:
Executive Director Philip Mangano:
Philip.F.Mangano@usich.gov
Deputy Director Mary Ellen Hombs:
Maryellen.Hombs@usich.gov
Special Advisor Janna Jahn:
Janna.Jahn@usich.gov
Administrative Officer Darren Franklin:
Darren.G.Franklin@usich.gov
Note the change in the email addresses from hud.gov to usich.gov. For other email addresses, contact the Council's Administrative Officer.

New Web Site: www.usich.gov

If you experience temporary glitches in communicating with the Council, here are some failsafe numbers that will get you to the Council's phones and Faxes: Phone: (202) 205-4796 and Fax: (202) 205-4398. Both numbers are now supported by voice mail.

Affordable Housing Fund Still Alive In House

Even though the attempt to bring the GSE bill to the House floor the week of September 19th faltered, Republican and Democrat proponents of the bill are committed to moving the bill to the House for a vote.

House Financial Services Committee Chair Michael Oxley (R-OH), Representative Richard Baker (R-LA), Chair of the Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises, and Representative Robert Ney (R-OH), Chair of the Subcommittee on Housing and Community Development circulated a letter on September 20th to colleagues entitled, "The Truth About the Affordable Housing Fund." The letter clarified the misleading information about the fund that is emanating from the Republican Study Committee, whose members oppose the fund. The letter counters accusations that the fund will be used for political advocacy, that it is a "slush fund," and that the fund will become an entitlement fund.

Also on September 20th, Mr. Oxley and Mr. Baker asked their colleagues to sign a letter addressed to Mr. DeLay urging him to schedule a vote on H.R. 1461, the Federal Housing Finance Reform Act of 2005. The letter states, "We share the belief that funds must not be used for financing activities other than those related to affordable housing." It also argues that the affordable housing fund will significantly improve access to housing in areas with special needs – particularly those areas impacted by Katrina. The letter concludes with, "It is now time for the House to act on H. R. 1461."

The current version of the bill that Mr. Oxley will put forward as a manager's amendment on the floor reflects several changes that Mr. Oxley offered to assuage the concerns of the fund's opponents. He did not, however, accede to their demands that any organization that receives a grant from the Affordable Housing Fund to build or preserve affordable housing also be forbidden to engage in any voter registration activities, even if these activities are paid for with private funding.

House Financial Services Committee Ranking Member Barney Frank (D-MA) spoke on the House floor on September 20th to address recent comments made by Majority Leader Tom Delay (R-TX) concerning the Affordable Housing Fund. Mr. Frank asked House leadership to justify "the hostage taking that has occurred with the bill that would create an Affordable Housing Fund with Freddie Mac and Fannie Mae's profits." Mr. Frank went on to say that he did "not understand why under any theory of democracy a bill that comes out of committee 65-5 with a provision that was supported 53-17 is held hostage... because there is a provision that some of the most conservative Members of this body are opposed to philosophically, they do not have the votes to beat it on the floor, they will not abide by democratic principles, they are engaging in this type of ambush."

There is wide ranging consensus that if brought to the floor for a vote, the H.R 1461 with the Affordable Housing Fund, would be supported by a large majority of the Members of the house.

Welcome New Members!

We want to welcome the following new members of the Coalition:
The Richman Group
1180 Avenue of the Americas
New York, NY 10036

Phone- (212) 899-5588
email- NewYork@trgofct.com
The Richman Group is a developer and property manager of rental housing projects across the country.

Late Addition To Conference Schedule

State Policy Panel Discussion

The Wednesday Conference Luncheon at the Affordable Housing and Community Development Conference in Syracuse on October 19th will feature a panel discussion on State housing policy impacting rural New York. Invited panelists include Judith Calogero, Commissioner of DHCR; Stephen Hunt, President and CEO of NYS Housing Finance Agency/SONYMA/AHC; Robert Doar, Commissioner of NYS Office of Temporary and Disability Assistance; and Glen King, Director of the Governor's Office of Small Cities.

Grant Training

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- Working with local governments
- Organizational development
- Coalition and capacity building
- The ten commandments of grant writing
- Legal do's and don'ts

The workshop will be held on October 27th and 28th, (Thursday & Friday) from 8:30 AM – 4:00 PM at the Farmington United Methodist Church, 5925 County Route 41, Farmington, NY 14425. The church is on the corner of Route 332 and County Route 41 (Boughton Hill Road), 3 traffic signals south of Thruway exit 44, and 2 miles north of Canandaigua. FUMC is on the west side of 332, across County Rte 41 from the Hess Station. Directions may be found at: www.thrivingserve.org. To register, E-mail: sue@fingerlakestraining.com, or call: (585) 924-0751.

Note to Early Conference Arrivals

A reception will be held from 7:00 to 9:00 PM in the Lobby Lounge of the Sheraton University Hotel on Monday, October 17th. Join us for a drink, relax, and meet and greet!

HOME Compliance Training Offered

DHCR and HTFC are pleased to announce the seventh presentation in our 2005 seminar series on affordable housing and community development. If you are a developer or Local Program Administrator using DHCR/HTFC HOME funds, then you should attend this compliance seminar. National HOME expert Monte Franke will present a survey of the compliance requirements of the HOME Program to help you be prepared for HOME compliance monitoring. He will provide an overview of HOME compliance requirements at each stage of a project: project selection, project implementation, and ongoing occupancy. He will also provide guidance on record keeping and how to be prepared for DHCR/HTFC monitoring visits. Don't miss this important session for developers and LPAs.

Since 1992, Mr. Franke has been a member of HUD's TA and training team for the HOME Program, providing nearly 200 trainings and TA visits to jurisdictions and not-for-profits using HOME funds for a variety of housing activities. He also has authored and edited HUD guides on using HOME.

The workshops will be held on the following dates:

October 6th, at the Holiday Inn, 601 Dingens Street, Buffalo.

October 7th, at the HUD Storefront, 128 E. Jefferson Street, Syracuse.

October 21st, Yonkers Public Library; Riverfront Library Community Room, 2nd Floor, One Larkin Center, Yonkers.

October 28th, Empire State Plaza Convention Center, Meeting Room #1, Albany.

The workshops will run from 9:00 AM - 4:00 PM. Sign-in begins at 8:30 AM. For more information, visit: www.dhcr.state.ny.us/ocd/apps/seminar/seminar_intro.asp.

FHA Streamlines Insurance Requirement For Lenders

The Department of Housing and Urban Development announced on September 27th a streamlining of the process for originating Federal Housing Administration (FHA) mortgages. FHA's new *Lender Insurance Program* will enable high-performing lenders to endorse FHA mortgage loans for insurance without a pre-endorsement review by HUD.

This expedited procedure is part of HUD's overall effort to make the processing of FHA loans easier and more cost-efficient so that lenders will be better able to offer FHA-insured loans and expand the affordability of affordable financing for potential homebuyers.

Currently, when lenders apply for FHA insurance, they must transmit insuring data as well as mail paper case binders to HUD's Homeownership Centers before loans are insured. With the Lender Insurance program, companies would instead handle the endorsement themselves and be required to send electronic case binders to HUD only when requested. This new, re-designed process is expected to reduce processing time by one third and decrease direct insuring expense by as much as 25 percent.

For more information, visit: www.hud.gov/news/release.cfm?content=pr05-131.cfm.

Exit Tax Legislation Introduced

The Affordable Housing Preservation Tax Relief Act of 2005, was introduced on September 8. Similar legislation had been introduced in the 108th Congress but was not considered. This legislation provides an incentive for the preservation of many affordable housing units. Currently, owners who developed housing under certain affordable

Late Addition To Conference

Federal Policy Panel Discussion

The Tuesday Luncheon program at the Affordable Housing and Community Development Conference in Syracuse on October 18th will feature a federal housing policy panel discussion. There is a lot going on at the federal level impacting housing. HUD has proposed sweeping legislation to permit waivers to many programs to respond to the crisis facing residents of the Gulf Coast region, as well as the budget impact of the war in Iraq. The Tuesday Conference Luncheon will feature discussions of federal housing policy issues impacting rural New York. Invited panelists include Patrick Brennan, State Director, USDA Rural Development, and Sean Moss, New York Regional Director for HUD.

Annual Meeting Notice

The Annual Meeting of the New York State Rural Housing Coalition will be held on Tuesday, October 18th, beginning at approximately 12:30 PM in the Regency Ballroom of the Sheraton University Hotel and Conference Center, 801 University Avenue, Syracuse, New York. The meeting is open to all members and interested individuals, and will include election of members of the Board of Directors and other business as required.

housing programs prior to the Tax Reform Act of 1986 incur certain taxes when the property is sold. This tax discouraged owners from selling these properties to preservation-inclined purchasers. H.R. 3715 provides relief necessary to allow sales to new owners who will keep these properties affordable for families for 30 years.

Energy Training For Operators Of Multifamily Housing Offered

Natural gas has increased in cost in NYC 23% in the last year. Oil has increased in cost statewide 24% in the last year. Electricity has increased in cost statewide 10% in the last year.

Steven Winter Associates' (SWA) is offering a continuing education series on making existing multifamily buildings more efficient at little to no cost. The series is available in full day or evening class sessions. The 4-day syllabus is found on the SWA website; the eight evening sessions present the morning and afternoon sessions separately and cover all of the same subject areas. SWA has offered the Energy Efficient Building Operator (EEBO) class since 2001 and 95% of attendees say they would highly recommend the class to their colleagues.

Four full days or eight evenings, all convenient to your schedule, once a week, all in Manhattan, four blocks from Penn Station. Registration is \$750, and includes a building tour. Classes start as soon as October 6th (Thursday evenings in Manhattan) and November 3 (all day Thursday in Manhattan). For an additional cost, your employees can be certified as being competent in energy efficient building operation, by taking both written and field examinations.

Visit the SWA website at: www.swinter.com/Services/06Tech_Trans/co_MFtrainingSchedule.html.

Classes will also be offered in upstate NY at a future date. Watch the SWA website for dates and locations.

Grant Writing Training Offered

HUD will offer a free grant writing workshop in Farmington, New York. The class features personal instruction on how to become more competitive for federal grant funds, securing a 501(c)3, and the organizational structure necessary to secure government funds. The information will prepare you to apply for public funds as well as to corporate and foundation sources.

Workbooks and Certificates of Completion will be provided to attendees. The two-day workshop topics include:

- Grant proposal writing techniques
- How to access government funds
- HUD programs available to nonprofits
- HUD common factors for award
- Performance measurements

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Visit our website at www.ruralhousing.org
