



DHCR Commissioner Resigns

DHCR Commissioner Deborah Van Amerongen has resigned to reportedly take a job in the private sector. Her resignation is effective on January 15th.

Commissioner Van Amerongen received the 2009 Public Service

Award from the New York Housing Conference.

In his press release announcing her resignation, Governor Paterson cited her involvement in addressing the crises created by the collapse of the housing and credit markets.

Governor Paterson called her greatest achievement her work in negotiating the recently-completed refinancing of Starrett City in New York City, which will keep nearly 6,000 homes affordable for an additional 30 years.

New State Law Protects Those In Foreclosure

Governor David Paterson recently signed into law stronger foreclosure regulations that aim to protect New Yorkers from losing their homes, such as requiring better notice to those facing foreclosure and mandating settlement hearings with banks.

The law expands a package of regulations adopted last year that dealt largely with homeowners caught in the subprime mortgage crisis. The new laws require 90-day pre-foreclosure notice from banks on all home loans, not just subprime loans.

The goal, Paterson and state lawmakers said, is to allow additional time for homeowners to work with lenders to prevent foreclosures. Another regulation will expand to all homeowners mandatory settlement conferences with their lender, not just borrowers with subprime loans. "What we are doing here today by signing this bill is keeping the American dream of homeownership alive not only for this generation but future generations," said Sen. Jeff Klein, who sponsored the legislation.

There were 39,923 foreclosure

filings in New York during the first three quarters of this year, 11 percent fewer than in the same period last year. Monroe County, the state's ninth most populous, had the eighth highest number of filings — 1,983 from January through September. Among other counties in that region, Livingston had 161 filings, Ontario 124, Wayne 84, Genesee 55, Wyoming 50, Orleans 49, Yates 20 and Seneca 11.

Josh Zinner, co-director of the Neighborhood Economic Development Advocacy Project, based in Manhattan, said New York is the

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Rural Advocates Lobby Day Rescheduled: For February 23rd and 24th

**PLEASE NOTE THAT THE DATE FOR THE 2010
LEGISLATIVE CONFERENCE SPONSORED BY THE
NEW YORK RURAL ADVOCATES**

**HAS BEEN RESCHEDULED TO AN EARLIER DATE DUE TO
A SCHEDULING CONFLICT. PLAN TO BE IN ALBANY ON
FEBRUARY 23-24, 2010 TO VOICE YOUR SUPPORT
FOR RURAL NEW YORK'S AFFORDABLE HOUSING AND
COMMUNITY DEVELOPMENT PROGRAMS.**

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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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Anne Patnode
Director of Training and Technical Assistance

John Grover
Project Coordinator

Kate Mackey
Office Administrator

For more information contact the Coalition at:
79 North Pearl Street, Albany, New York 12207
Tel: 518/458-8696 * Fax: 518/458-8896



Bits and Pieces...

Upcoming Deadlines

DHCR Unified Funding	
Low Income Housing Tax Credit	February 10th
State Low Income Housing Tax Credit	February 10th
Housing Trust Fund	February 10th
HOME Capital Projects	February 10th
Seed Money Requests	No Deadline
Access to Home	March 11th
RESTORE	March 11th
HOME Program LPA	March 18th

Federal Home Loan Bank of NY Affordable Housing Program	
Hand delivered	March 19th
Electronic Submission	March 24th
Hand delivered	September 17th
Electronic Submission	September 22nd

Other Important Dates For Your Calendar

Public Hearing: NYS Weatherization Plan	January 5th
Lead Safe Work Practices Training	January 7th*
Public Hearing: NYS Consolidated Plan 2011-2015	January 12-13th
Renovation, Repair, and Painting Training	January 21st*
Rural Advocates Legislative Days	February 23/24th
Neighborhood Preservation Coalition Lobby Day	February 23rd

* See http://nysdhcr.gov/general/training/LSWP_RRP_2010_schedule.pdf for information.

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.

Social Innovation Fund Receives \$50 Million Allocation At Expense Of Other Nonprofit Programs

Congressional negotiators recently agreed to allocate the \$50 million requested by the White House for the new Social Innovation Fund but will trim spending on two other programs designed to help nonprofits, according to a report from the Chronicle of Philanthropy.

Earlier this year, the White House created the Social Innovation Fund to help specific nonprofits scale promising social projects. Despite an earlier vote by the House to limit the fund to only \$35 million, a House-Senate conference committee approved the administration's requested allocation while negotiating the budget for the Corporation for National and Community Service. The committee also agreed to match the president's \$1.15 billion budget request for the national service agency -- up from about \$890 million in 2009. The additional

funding will enable the agency to increase the number of AmeriCorps members from 75,000 to 85,000.

At the same time, the conference committee allocated \$4 million, rather than the \$10 million requested, to the Volunteer Generation Fund, which supports efforts to help nonprofits recruit and manage volunteers, and agreed to spend only \$1 million on the Nonprofit Capacity Building Program, which will fund training and management support for small and medium-sized organizations. The original legislation, an amendment to the Edward M. Kennedy Serve America Act, proposed spending \$5 million a year for five years on the program.

The budget agreement, part of a much larger spending bill, is currently awaiting votes by the full House and Senate.

OCR Announces Rural Economic Development Grants

DHCR Commissioner Deborah Van Amerongen announced \$3.4 million in economic development grants for a variety of job-creating projects in rural communities across New York. The grants are expected to create 235 new jobs.

Projects funded in this announcement include: \$750,000 to support the relocation of manufacturing operations of the Raymond Corporation from a plant in Ontario, Canada to the Village of Greene in Chenango County. Raymond designs, manufactures and sells electric forklift trucks to the international market. The grant will enable the company to save \$10 million annually and create 50 new jobs in the Southern Tier. In another deal 40 IT jobs will

be created thanks to a \$616,000 grant to Proxima US, which will establish its headquarters in the City of Hornell. \$250,000 in grant funds will be used in the Village of Harpersfield to allow Eklund Farms to expand further from their traditional dairy operation into processing of organic meats. This project will create 20 jobs. Another grant to Hunter Mountain Ski Resort in Green County will support the construction of a new ZipLine facility, creating 29 new jobs. The Village of Kiryas Joel and Oneida County are both receiving \$200,000 grants to support microenterprise programs. A \$585,000 grant to the Town of Schroon will complement ARRA funds to support the replacement of

Catskills Lead Training Slated For January 30th

The M-Ark Project in Delaware County will host a lead-safe work practices training on January 30th. This free training will be held at the Catskill Center for Conservation and Development in Arkville. The instructor will be Environmental Education Associates, Inc. This course is designed for contractors, persons working with families living in homes built prior to 1978, family members living in homes built prior to 1978 and persons doing renovations or remodeling their homes. Completion of this course is a prerequisite for contractors working on HOME-funded projects.

The session will run from 8:00 AM—4:00 PM. For information and to register, contact Wendy Buerge by email at wendy@mark-project.org or call (845) 586-3500 ext. 12. The deadline for pre-registration is January 24th.

sewer lines in a Main Street business district that houses 15 businesses.

A \$100,000 grant will help Sregouy Farms in Java in Wyoming County to expand their dairy business. Finally, 34 jobs will be created by a \$526,000 grant to Tibro, a manufacturer of household bleach in the City of Sherrill in Madison County.

DHCR made the awards from the Small Cities CDBG program. The Small Business Assistance Program makes up to \$5 million in CDBG funds available to help local governments support small business and promote entrepreneurship through locally-driven, small business assistance and microenterprise program activities.

AHC Awards Announced

The board of the New York State Affordable Housing Corporation approved more than \$3.5 million in grants on December 3rd to finance the construction and renovation of 276 affordable housing units throughout New York State.

“These grants demonstrate that New York State continues to build and replenish our housing stock even in these difficult economic times,” Governor David Paterson said. “These investments not only provide safe, secure and affordable homes, but also generate economic activity that will create the jobs our state desperately needs.”

The rural awards announced on December 3rd are:

- a \$320,000 grant to the Albany County Rural Housing Alliance, to acquire and rehab 11 housing units in Albany County;
- a \$100,000 grant to the Friends of the North Country Inc. to renovate 12 homes in Clinton County;
- a \$300,000 grant to the Southern Hills Preservation Corporation to renovate 30 homes in Onondaga County;
- a \$290,938 grant to Cattaraugus Community Action, Inc. to renovate 35 single-family homes in Cattaraugus and Allegany counties;
- a \$78,000 grant to Keuka Housing Council, Inc. to rehab 10 single-family homes in Yates County.

Small Cities NOFA

The 2010 Funding Round for the NY Small Cities Program is expected to be announced in January. Keep an eye on www.ny-socr.org/FundingOpportunities/default.asp for the latest information on the NOFA announcement.

Foreclosure Changes, Cont'

Continued from Page 1

first state to require settlement conferences for all pending foreclosures.

“The foreclosure process for so many years has been stacked against borrowers and this really opens up the courts to give borrowers a fair shake,” he said.

Other components of the law include:

- Requiring lenders who serve a 90-day foreclosure notice on a homeowner to file with the state Banking Department within three days, allowing the state to provide assistance to distressed homeowners.
- Establishing protections for tenants in foreclosed properties by requiring that they receive written notice of a change in ownership and be permitted to remain in their home for the rest of their lease term or 90 days, whichever is longer.

NP Coalition Schedules Lobby Day

The Neighborhood Preservation Coalition’s Legislative Action Day will be held on Tuesday, Feb. 23, 2010, in Hearing Room A of the Legislative Office Building in Albany. The Rural Advocates will also be holding the annual Legislative Conference that day, and the following day. This is a great opportunity to join forces with urban housing agencies in your region to make legislative visits. The coming budget negotiation year promises to be extremely difficult. Your participation is vital in making sure ALL legislators understand the value of the work you do in your community. Everyone working in rural community development must join in a united voice to support all of the state housing initiatives.

Notes From The December Housing Trust Fund Board Meeting

At the December 15th meeting of the Housing Trust Fund Corporation Board, several issues of interest to rural communities were addressed. Frank Markowski noted that 6 audit findings were outlined in the State’s single audit related to the operation of HTFC-administered programs. Several of the findings revolved around interpretation of whether some entities receiving Section 8 program funding were actually vendors or subrecipients. For the second year, HTFC staff will seek clarification from HUD. Other audit findings involved monitoring requirements for subrecipients. Mr. Markowski noted that January 21st was the deadline date for receipt of proposals to allow HTFC to conduct a Foreclosure Awareness Publicity Campaign.

Gary Hallock noted that there was currently a significant pipeline of RARP and Urban Initiative applications on hand, and that the staff was working diligently to process them.

The Board heard a report on the Section 8 Housing Choice Voucher Program. Currently, nearly 300 Section 8 families have purchased homes under this program statewide.

Joe Rabito brought a number of Small Cities Economic Development projects to the Board for approval (see related story on page 3). He also noted that his staff was on schedule to release the 2010 NOFA for Small Cities CDBG competitive grant funds during January, 2010.

At the December 1st meeting of the HTFC Board, twelve capital projects were awarded HTFC fund-

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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. Ad copy must comply with federal and state equal opportunity requirements to be published, and must be received by the 25th of the month to ensure placement in the succeeding issue of *Rural Delivery*. Ads provided in this fashion will also be posted in the Career Opportunities page of the Coalition's website, unless a request is specifically made not to place the advertisement online.

Neighborhood Coalition Hires New Executive Director

The Neighborhood Preservation Coalition, the urban counterpart to the Rural Housing Coalition has named a new Executive Director. Jessica Vasquez will begin her new duties on January 4th.

Ms. Vasquez previously served as the Executive Director of a state-wide domestic violence advocacy group.

Joe Agostine, who previously held the Executive Director position, retired effective December 31st.

Career Opportunities

Community Planner

To work with clients in the Capital District and Adirondack Regions. Masters degree and AICP registration expected; Website development and GIS capability desired. Salary based on qualifications/experience. Insurance, bonus potential, profit sharing included. Send resume to Avalon Associates, PO Box 746, Glens Falls, NY 12801 or e-mail psmith@avalonassociatesinc.com.

EOE

Community Development Consultant

Work with clients in the Capital District and the Adirondack Regions. Experience with HUD-CDBG, HOME and other federal/state housing and community development programs required. Salary negotiable based on qualifications and experience. Insurance, bonus potential, profitsharing included. Send resume to Avalon Associates, PO Box 746, Glens Falls, NY 12801 or e-mail psmith@avalonassociatesinc.com.

EOE

Fiscal Manager/Bookkeeper

The Orange County Rural Development Advisory Corporation (RDAC) has an immediate opening for a Fiscal Manager/Bookkeeper. The position involves general accounting, job cost accounting, accounts payable, accounts receivable, payroll, banking, and internal controls for compliance, including OMB A-133 and ARRA requirements.

This team member will establish and coordinate the monthly close process, including preparation of standard reporting package, financial statements, supporting schedules, analysis and forecasts. Provide analysis of grant and contract accounting. They will prepare and disseminate accounting/financial reports to programs, administrators, funding sources (including federal and NYS government) and the executive board. The successful candidate must have experience with government funding streams/multi-funding sources, excellent management and communication skills and ability to fiscally manage detailed program requirements. Applicant must have strong Excel and computer skills. Position requires ability to work on multiple projects concurrently and meet tight deadlines. Candidate must possess strong written and communication skills. Nonprofit financial experience and a BS degree in accounting/finance is essential.

Please send resume to Alice Dickinson, Executive Director at alicedickinson@ocrdac.org. Every applicant must include a cover letter that lists availability date, salary requirements, and three references.

EOE

LISC To Host Webinar On The Future Of Smart Growth

LISC will hold a webinar on January 13th entitled *Smart Growth Revisited: What Does Smart Growth Look Like In 2010?* The webinar will run from 2:00 to 3:30 PM. This session is part of LISC's Experts Online series.

To view the login access information and make sure that you have the proper connections to sign in to the webinar, visit www.lisc.org/content/calendar/detail/17867/ in advance.

For more information or to resolve any access questions, contact Lori Hylton at LISC at lhylton@lisc.org.

DHCR Schedules

Public Hearings

The Division of Housing and Community Renewal has scheduled two public hearings of interest in January. On January 5th, a teleconference public hearing will be held on the State's Weatherization Plan. On January 12 and 13th, teleconference public hearings will be held on the development of the NYS Consolidated Plan and Action Plan for 2011-2015. The January 5th hearing will receive comments on the draft Weatherization Assistance Program State Plan for the 2010 Program Year and the amendment to the American Recovery and Reinvestment Act State Plan.

The Consolidated Plan and the annual Action Plan focus principally on four federal programs: the New York State Community Development Block Grant Program; the HOME Investment Partnerships Program; the Housing Opportunities for Persons with AIDS Program; and the Emergency Solutions Grants Program. The State will conduct public hearings to obtain the views of citizens, public agencies, local governments, and other interested parties on the housing and non-housing community development needs of the State before a draft Consolidated Plan for 2011-2015 and a draft annual Action Plan for 2011 are prepared.

The hearings will be held at the DHCR regional office locations. All interested persons are encouraged to attend and present written or oral comments. The deadline for submitting written comments is January 21st.

For more information including times and locations, visit DHCR's website at www.nysdhcr.gov/General/Calendar/#jan30.

Notes From HTFC Board Meeting

Continued from Page 4

ing to supplement their LIHTC awards made in November. In addition, the Board made HOME program funding awards to Rural Housing Opportunities Corporation and Southern Hills Preservation Corp. The Board also made Rural Area Revitalization Program awards at that meeting to both Rural Housing Opportunities Corporation and Southern Hills Preservation Corp.

HUD Offers Drywall Help

HUD announced on December 22nd that FHA-insured families experiencing problems associated with problem drywall may be eligible for assistance to help them rehabilitate their properties.

FHA is reminding its approved lenders that they are to offer special forbearance for borrowers confronted with the sudden effects of damaging drywall products in their homes including the financial hardship associated with related home repairs.

"We're instructing our FHA mortgage lenders nationwide to extend temporary relief to allow these families time to remove problem damaging drywall and repair their homes," said FHA Commissioner David Stevens. "We want to remove additional pressures for these families as they find solutions to allow them to return to a safe, decent and sanitary home."

The Consumer Product Safety Commission (CPSC) reports that more than 2,360 homeowners in 35 states and the District of Columbia (primarily in Florida, Louisiana, and Virginia) have filed complaints of possible drywall-related problems including damage to electrical

Wouldn't It Be Nice?

December is a month of wishful thinking, and we thought we'd like to share some of our recent wishes with you:

Wouldn't it be nice if we could address the issue that DHCR's current rehab/construction standards for capital projects all too often make small projects infeasible?

Feel free to submit your **Wouldn't It Be Nice** wishes to colin@rural-housing.org.

wiring, plumbing, utilities, and a variety of health concerns. The drywall emits sulfur gases. One of these, hydrogen sulfide, which corrodes copper, was found at higher levels in homes with the drywall. Copper sulfide corrosion damage has been found on wiring, pipes, and household appliances in homes with the drywall. In addition, the Centers for Disease Control and Prevention (CDC) is examining possible health consequences related to this drywall.

Relief provided to FHA mortgagees can include one or more of the following:

- suspension or reduction of payments for a period sufficient to allow the borrower to recover from the cause of default;
- a period during which the borrower is only required to make their regular monthly mortgage payment before beginning to repay the arrearage; or
- a repayment period of at least six months.

Any questions or clarification regarding the Type 1 Special Forbearance should be directed to the HUD National Servicing Center at (888) 297-8685.

Enterprise Convenes Affordable Housing Design Leadership Institute

Leading an effort to bring the benefits of design excellence to low-income communities nationwide, Enterprise Community Partners, Inc. announced on the December 10th the launch of the Affordable Housing Design Leadership Institute. The Institute, made possible by support from the National Endowment for the Arts (NEA), the McKnight Foundation and Kendeda Fund, will provide a structured forum for architecture and community development leaders from across the country to share best practices and solve real design challenges they currently face.

“There is a critical need for increased collaboration between architects and community development practitioners. Design excellence incorporating sustainable building principles and participatory planning with the community not only improves the lives and health of residents, but is critical to the long-term financial viability of affordable housing.

The two-and-a-half-day Institute will take place at the University of Minnesota’s Minneapolis campus in July 2010, where a design resource team of eight leading architects

will work with nonprofit housing developers to address design challenges of affordable housing that is still in the planning phase. Design resource team members scheduled to participate include Lawrence Scarpa of Pugh + Scarpa Architects. The company just received the 2010 American Institute of Architects Architecture Firm Award, the highest honor the AIA bestows upon an architecture firm. The resource design team will also include two Fellows of the AIA.

As part of the program, the Institute will engage local residents, housing developers, community leaders and members of tenant organizations in a public discussion of local community design and development issues. This local community engagement is central to the approach Enterprise takes to affordable housing and community development, stemming from the belief that to build a community one must be part of the community and engage all local stakeholders in the planning of any future development. Selected proceedings from the Affordable Housing Design Leadership Institute will be published on the sponsor websites.

House Approves \$1 Billion for NHTF

On December 16th, the House of Representatives passed HR 2847, the Jobs for Main Street Act. The bill aims to create jobs and improve unemployment benefits. The bill would redirect unspent money from last year’s Troubled Asset Relief Program (TARP) to provide \$1 billion in initial funding of the National Housing Trust Fund (NHTF), as well as \$65 million for project-based vouchers. The project-based

vouchers would be distributed in conjunction with NHTF dollars. HR 2847 would also provide \$1 billion for the Public Housing Capital Fund. The bill also aims to extend unemployment benefits by providing an increase of \$41 billion to fund a six month extension of unemployment insurance. The legislation will now move to the full Senate, although it is not expected to be considered until next year.

Appropriations Bill Signed

On December 16th, President Obama signed into law the Consolidated Appropriations Act of 2009 (HR 3288), an omnibus spending package that includes FY 2010 funding for the US Department of Housing and Urban Development (HUD) and the US Treasury Department’s Community Development Financial Institution (CDFI) Fund. The act previously passed the House by a vote of 221-202 on December 10th and the Senate by a vote of 57-35 on December 13th.

The act provides about \$46 billion in discretionary funding for HUD, including \$18.2 billion for Section 8 housing choice vouchers and \$8.6 billion for the Section 8 project-based rental assistance program. The bill funds both HOPE VI (\$200 million) and the new Choice Neighborhoods Initiative (as a \$65 million set-aside within the HOPE VI account. Finally, \$107 million is appropriated for CDFI program financial awards and technical assistance, and \$80 million for the newly established Capital Magnet Fund. Visit <http://thomas.loc.gov/home/approp/app10.html#trans> for the complete budget appropriation breakdown.

Impact Survey

Have you filled out the RPC Economic Impact Survey yet? If not, there is still time to do so. The results will be used in advocacy efforts during the upcoming state budget wrangling to support full funding for affordable housing agencies. Visit www.surveymonkey.com/s.aspx?sm=UOBZm5QBujfBo2_2byImPRqQ_3d_3d and complete the survey today!

HUD Issues Rules For Licensing Mortgage Originators

The US Department of Housing and Urban Development announced publication of a proposed rule on December 15th setting the minimum standards that states must meet to comply with the Secure and Fair Enforcement Mortgage Licensing Act of 2008 (SAFE Act) in licensing loan originators. The proposed rule is posted in the Dec. 15th Federal Register and on HUD's website.

"By introducing nationwide standards of uniform licensing for loan originators, the SAFE Act is taking an important step in returning integrity and accountability to the residential mortgage loan market," said FHA Commissioner David Stevens. "Implementation of this Act is a critical addition to our system of regulatory protections that will

benefit both consumers and financial institutions."

The SAFE Act was enacted into law on July 30, 2008, as part of the Housing and Economic Recovery Act of 2008. It is designed to enhance consumer protection and reduce fraud by encouraging states to establish minimum standards for the licensing and registration of state-licensed mortgage loan originators. SAFE also mandates the creation of a Nationwide Mortgage Licensing System and Registry (NMLSR), and encourages all states to provide for a licensing and regulatory regime for all residential mortgage loan originators.

While states are charged with enacting licensing standards that meet the requirements of the SAFE Act, overall responsibility for interpret-

ation, implementation, and compliance rests with HUD. If HUD determines that a state's licensing standards do not meet the minimum requirements of the Act, it is required to implement and administer a licensing system for that state.

To comply with the Act, states must put in place a Loan Originator Licensing program that requires originators to take an education course, pass a test, and undergo civil, criminal and financial background checks. States have until July 31, 2010, to have their loan originators licensed under the SAFE Act criteria, unless they already have them licensed under a different system. If already using a different licensing system, they have until December 31, 2010, to bring them in line with the Act's requirements.

New York State Rural Housing Coalition, Inc.
79 North Pearl Street
Albany, NY 12207

Happy New Year!