



*Online Registration Available*

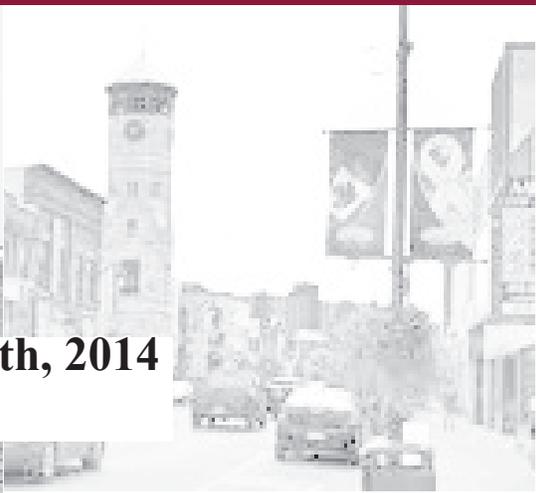
# THRIVING RURAL COMMUNITIES IN NEW YORK.



# IT'S POSSIBLE...



35TH ANNUAL  
AFFORDABLE HOUSING  
&  
COMMUNITY DEVELOPMENT  
CONFERENCE



**September 15th, 16th, and 17th, 2014  
Oswego, New York**

In celebration of the 35th anniversary of the Rural Housing Coalition's Annual Affordable Housing and Community Development Conference, we are taking up temporary residence by the water, Oswego Harbor, that is. The beautiful location of the Lake Ontario Conference Center will be our home for this milestone event, overlooking the working harbor, and Lake Ontario beyond. The adventurous are invited to bring your kayaks and test your mettle in the currents of the Oswego River, next to the hotels. Conference attendees have their choice of two adjacent hotels this year. AND, we are offering a special 2 day training at the start of the conference.

Monday, September 15th

## **Two-Day Intensive Training: Asset Management Compliance**

**Please note: registration for this training requires an additional registration fee combined with the regular conference registration. The fee will admit asset management trainees to all conference events, including workshops taking place during the day after the completion of the asset management sessions. This certification training qualifies for 2 days of Continuing Education credit for the NDC Housing Development Professional credential. Participation in the full 2 day training is required for certification. There is an additional \$100 fee for this training, in addition to the regular conference registration fee.**

**9:00 AM - 5:00 PM Monday**

**9:00 AM - 5:00 PM Tuesday** This training has been developed specifically for senior managers of not for profit organizations that operate rental housing supervised by either NYS Housing Trust Fund or the Homeless Housing and Assistance Program (HHAP). The training will be conducted by staff of the National Development Council with participation from HCR and HHAP and is based on the asset management course that is part of NDC's national training program. Our intent is to provide training that will help asset managers maintain high quality, financially stable rental housing for the long haul. Lunch will be provided for Asset Management trainees both days. Dinner on Monday night is on your own. Space is limited to 50 participants, so please register early!

## **Community Development Bus Tour**

**2:00 - 5:00 PM** Hop aboard our motor coach for a tour of exciting community development projects within the City of Oswego and in the surrounding countryside. Oswego County is routinely hit with some of the biggest weather challenges in the state, which affects not only the structural integrity of its housing stock, but makes it much more challenging to manage affordable housing, and attract new residents. Toss in a major state university center, with thousands of young people descending on the community each year looking for rental housing, and you have some incredible community development issues to overcome. Oswego's local officials soldier on to meet these challenges, as will be demonstrated by the projects we will visit. This tour is open to full conference registrants who arrive in Oswego early. Space is limited, so please sign up early! Pre-registrants will be given first priority on the bus, last minute attendees will be accommodated only if space is available.

## **Rural Advocates Reception and Fundraiser**

**5:00 - 8:00 PM** Join your Rural Advocates colleagues for dinner, drinks and lively conversation at a venue near the conference hotel. The work of the Rural Advocates is essential to the continued well-being of our rural affordable housing and community development network, but they can't do it without our support. Advocates will provide food and drink, and you supply the conversation and the \$50 donation at the door.

Tuesday, September 16th

## **Track One: Single Family Housing**

**9:00 - 10:30 AM**

**Packaging 502 Mortgages and 502 Brokerage: Profit from Packaging**

Housing counseling agencies often struggle to find the necessary financial support for their assistance programs. Fee for service models are often touted as a solution to this problem, although not every service logically links to an appropriate fee. However, Counselors that are working with first time home buyers to purchase a home using the Section 502 program can earn packaging fees, or earn greater benefits by participating in USDA Rural Development's brokerage program, which pays originators fees for the loan packaging work. This workshop will cover the processes involved in qualifying for participation in the brokerage program.

**10:45 AM - 12:15 PM**

**Purchasing The Derelict: Financing Tools For Purchase And Rehabilitation Of Uninhabitable Properties**

The inability to find efficient financing for the purchase and rehabilitation of derelict homes is a major roadblock to putting abandoned homes back into service, impacting both private home buyers and community development organizations. LPA programs to acquire and rehabilitate derelict homes face a huge challenge in finding the up-front capital to undertake the construction work needed prior to marketing the homes to their eventual buyers. In some cases, individual homebuyers can be guided through the process of taking on the rehab of a derelict house without additional subsidy. This workshop will explore financing alternatives, including the FHA 203k program, which for years has been the primary financing tool combining construction period financing and the permanent loan. In addition, presenters will cover the USDA Section 502 Rehab mortgage, as well as the SONYMA version of the 203k.

**2:00 - 3:30 PM**

**Guaranteed Rural Housing Mortgage Changes In The 3555 Regulations**

This session will review the benefits of becoming an approved lender and originator of USDA Guaranteed Single Family Mortgages. In addition USDA will be issuing new regulations under Part 3555 that will be going into effect in September of this year. This workshop will cover the changes and how they will impact processing of guaranteed mortgages. The session will be useful for lenders who are considering becoming authorized issuers of USDA-guaranteed mortgages, housing counselors that are packaging USDA guaranteed mortgages (or would like to begin offering these mortgages to their clients), and lenders experienced in the guarantee program who wish to stay on top of the recent changes to the regulations.

**3:45 - 5:15 PM**

**Underwriting Soft Seconds: Addressing LTV Roadblocks In Closing Affordable Home Sales**

How many times have you had an assisted home purchase for a first time homebuyer held up during the bank review of the first mortgage application? Or if you are an underwriter, how often do you run into mortgage applications that are simply over-leveraged because of the level and form of subsidy assistance provided by a local community agency? This workshop will delve into the realities of LTV, exposure, lien position and federal requirements that will impact the first mortgage underwriting decision.

## **Track Two: Community Facilities**

**9:00 - 10:30 AM**

**Community Facilities 101: Introducing The RD Community Facilities Program**

Did you know that USDA Rural Development offers loans and grants to finance a wide range of community projects including day care centers, senior nutrition sites, rural fire halls, and a whole host of other facilities? These projects are often co-funded with CDBG dollars. USDA and NYSHCR will present the ins and outs of the important Community Facilities Program.

Tuesday, September 16th

**10:45 AM - 3:30 PM**

**Community Facilities Project Clinics**

The Department of Agriculture administers a variety of grant and loan programs in conjunction with CDBG that support a broad array of community development initiatives for rural communities. Bring your project proposal or ideas, for one-on-one clinics with staff from the state office of USDA and NYSHCR. You may find that your dream project is feasible! You may sign up for a September 16th time slot to meet with USDA staff upon your arrival at the conference. Please check for the sign-up sheet at the main Conference Registration Desk.

**3:45 - 5:15 PM**

**Rural Broadband: Is Your Community Plugged In?**

It's the 21st Century and access to reliable broadband internet is essential to the economic well-being of all communities. As with electricity and telephone service in the past, internet providers find rural communities lack the population concentration that would make providing broadband service to them profitable. Similar to efforts to broaden access to electricity and telephone service in the past, the State and Federal governments need to flex their regulatory and financial muscle to see that the internet reaches rural communities. Come and find out how to make this happen in your community.

## **Track Three: Mobile and Manufactured Homes**

In a recent series of local trainings for nonprofit community development organizations held by the Coalition around the state, it became clear that mobile and manufactured housing represents a significant portion of the affordable housing stock in the state, and that the existing programs and financial resources are not comprehensive enough to adequately meet all of the needs in our communities.

**2:00 - 3:30 PM**

**Mobile Home Replacement Vs. Mobile Home Rehabilitation**

In some cases, older mobile homes are clear cases for replacement- their deterioration is so severe that it doesn't make sense to invest additional money into the unit. In other cases, the useful life of an existing mobile home can be extended with a more modest investment of public funds. This workshop will explore cases where it makes more sense to rehab an older mobile home, will cover the in and outs of which repairs on a mobile home can be completed by a typical contractor rather than a 'licensed mobile home repairman'. In addition, this session will review options for disability modifications in existing older mobile and manufactured homes.

**3:45 - 5:15 PM**

**Nonprofit Manufactured Home Dealer Model Program**

A Kentucky-based national program seeks to reduce the cost of mobile and manufactured housing replacements through a unique partnership with several large manufacturers. The program, Next Step, helps local housing agencies to become licensed manufactured home dealers and installers, allowing them to purchase manufactured and modular homes from the participating companies at wholesale cost. This offers significant cost savings on each unit. This workshop will go over the manufactured home purchase process under this program, as well as cover the licensing process and other requirements of the program.

## **Track Four: Making The Most Of Main Street**

**9:00 - 10:30 AM**

**The Money Mix For Main Street**

Finding the right mix of funds, including owner investment, to complete the renovation of deteriorating properties in your community's commercial district can be a challenge. NY Main Street is one option available, but not the only one. Learn how to blend owner capital with public resources including the Federal Home Loan Bank CIP, historic preservation tax credits, and funding from the Empire State Development Corporation to complete your projects and have a downtown you can be proud of!

Tuesday, September 16th

## Track Four, Continued

**10:45 AM - 12:15 PM**      **Housing Above Main Street**

Main Street revitalization theory relies on the development of housing in the vacant upper stories of downtown commercial buildings as a key factor for success. What does that housing look like, though? Is it subsidized apartments for seniors? Is it trendy one bedroom units for Millennials? Is it housing targeted to the retail workers that staff the shops? Is it empty-nester market rate housing? Or is it some or all of the above? This workshop will discuss the pros and cons of different tenant mixes in downtown upper stories.

## Luncheon

**12:30 - 2:00 PM.** Lunch will include a panel discussion of key policy issues facing local leaders as they look to meet the affordable housing and community development needs of rural and small town New York. The luncheon panel will feature high level policy makers from the relevant State and Federal agencies and they will offer their insights as to what the future of rural development might look like.

## Reception and Banquet:

### 6:00 PM Reception and Cash Bar

The Conference reception is always a great opportunity to catch up with old friends from around the state and network with other housing and community development professionals.

### 7:00 PM Banquet and Keynote Presentation

Join us for a delicious meal celebrating the chance to get together, meet old friends, and chart new paths. Of course, as is our custom, the Banquet will feature our Keynote presentation. Stay tuned for details.

Wednesday, September 17th

## Track Five: Disaster Response

It's become an all-too-frequent news story: floodwaters racing down rural creekbeds smashing into villages and hamlets that have been untouched by disaster in a century and a half; micro-burst windstorms and tornadoes racing through farms and neighborhoods; ice storms that turn vital communities into frozen wastelands.

**9:00 - 10:30 AM**      **It Happened To Me! (It Can Happen To You)**

"I woke up one morning to find the power was out. Then I discovered that there was a car sticking out of a sinkhole down the block. I dodged the downed power lines to run to the office to see if the building was still standing. It was, but the basement was flooded and there was no heat. My cell rang, and it was the Mayor, in tears. We need your help, she said, and fast." Learn from housing agency directors that have been there. What should you expect when the worst happens?

**10:45 AM - 12:15 PM**      **Lessons From LI: Building Disaster Resiliency Into Rehab Design**

In response to the numerous floods, hurricanes, tornadoes, micro-bursts, and ice storms that have struck in New York in recent decades, NY Rising has supported efforts of impacted communities to innovate creative reconstruction responses that will allow those communities to survive the next, inevitable, disaster either unscathed, or with significantly reduced levels of damage. Best practices are now coming from those local community responses. Learn how you can incorporate some of these best practices in your housing rehabilitation spec writing, so that all your good work isn't undone in the next weather catastrophe.

Wednesday, September 17th

## Track Six: Non-Profit Management

It's not getting any easier to manage a 501 (c) 3 on a day to day basis. Compliance with reporting and transparency requirements is becoming increasingly difficult, at the same time that organizations are coming under increasing scrutiny to ensure that they make sound financial decisions.

### 9:00 - 10:30 AM                    **The Non-Profit Revitalization Act of 2013**

In January of 2014, all non-profits in New York became subject to the provisions of this new state law, which is intended to ensure accountability of the non-profit sector to the community. This workshop will cover the requirements outlined in the new law, to make sure that you keep your organization in good standing.

## Track Seven: The HOME Program

Despite significant reductions in federal support for the HOME program in recent years, this program remains one of the most important federal funding tools available for affordable housing production and preservation.

### 9:00 - 10:30 AM                    **HOME Program Update**

The HOME program has gone through a number of changes in recent years and months, reflecting modifications at the federal level. This workshop will cover recent changes on CHDO status, as well as changes that impact how you access and use this important source of affordable housing funding.

### 10:45 AM - 12:15 PM              **HOME FAQs**

New RULES for the HOME program = you may have to operate your program differently than in the past. These changes may affect daily operation and how you deliver HOME funded programs within your local community. Attend a NYS HOME Local Program FAQ session to hear how to "make it work." Questions pre-submitted by Local Program Administrators will be asked and answered in a roundtable discussion with Ann Petersen, Director, NYS HOME Local Program and staff.

## Clinics

NYSHCR administers a variety of grant initiatives under the AHC, RESTORE, and Access To Home programs that support a broad array of housing activities. Bring your project proposal or ideas, for one-on-one clinics with staff from NYSHCR. You may find that your dream project is feasible! You may sign up for a time slot to meet with state staff upon your arrival at the conference. Please check for the sign-up sheet at the main Conference Registration Desk.

## Luncheon and Annual Meeting



**12:30 - 2:00 PM**      The Rural Housing Coalition's Annual Meeting will be held during the luncheon on September 17th, including election of board members to the Board of Directors. Our invited lunch speaker is New York State Homes and Community Renewal Commissioner Darryl Towns.

## Rural Housing Coalition Board Meeting

**2:00 - 3:30 PM**      The organizational meeting of the Rural Housing Coalition Board of Directors will take place following the annual meeting.

## Conference Rates

### Full Conference Rate:

Includes Tuesday luncheon and banquet, and Wednesday luncheon

*A Great Value!*

\$245 for Coalition members

+ \$285 for Non-members

### Asset Management Training:

Includes Monday, Tuesday and Wednesday luncheons plus Tuesday banquet.

\$345 for all. Includes full

conference registration.

### Banquet Only:

Attendance at the Tuesday evening banquet is available for an additional \$75.00

Join the Coalition today and take advantage of member-discounted conference rates. Membership in the Coalition is just \$350 per year for Rural Preservation Companies and \$125 for all others! For members only: Register 3 Full Conference Rate attendees from your agency, and get a 4th Full Conference Registration for FREE!

## Register Online!

### Online Registration

All registrations for the 2014 Conference will take place online at Constant Contact (The URL is found below. A direct link may be found at our website at [www.ruralhousing.org](http://www.ruralhousing.org)). At this registration site, you will be able to pay by major credit card. Upon completion of your online registration, you will receive an email confirmation of your registration.

### Payment Information

Registrants have the option of paying by major credit card using Paypal through our online registration system at [ConstantContact.com](http://ConstantContact.com) (See URL below). For those who prefer to pay by check, please make checks payable to the New York State Rural Housing Coalition, Inc., and send to:

*NYS Rural Housing Coalition, Inc.  
79 North Pearl St. 3rd Floor  
Albany, New York 12207*

Please include a copy of your registration confirmation with your check, to ensure that the payment is credited to the proper account.

### Conference Meals

Conference meals include the banquet on Tuesday and luncheon buffets on Tuesday and Wednesday. Attendees of the Asset Management Certification training will also receive lunch on Monday. Monday dinner will be on your own, although you may wish to participate in the Rural Advocates fundraiser on Monday evening. Banquet attendees will have their choice of duet of beef and chicken or our vegetarian option. Please be sure to select your choice when you register online.

### Refund Policy and Special Needs

All cancellations must be requested in writing. A full refund will be provided to anyone whose cancellation is received by COB September 8th, 2014. No refunds will be made after September 8th. If you have any special needs or requirements, including those covered by the Americans with Disabilities Act, or special dietary requirements, please inform the Coalition by September 12th at [colin@ruralhousing.org](mailto:colin@ruralhousing.org).

**A separate registration must be submitted for each attendee.**

**Online registrations close at midnight on September 12th.**

Online Registration is available at

<http://events.constantcontact.com/register/event?llr=87dbbwfab&oeidk=a07e9jipeyraf7e2e81>

On-site registration will also be available, although pre-registration is recommended as some events have limited seating. Early registration is recommended to avoid being shut out of popular sessions. For additional information, contact the Rural Housing Coalition office at (518) 458-8696. For up-to-the-minute information on the conference, visit [www.ruralhousing.org](http://www.ruralhousing.org).



## Conference Lodging & Directions

The conference lodging will be at The Best Western Plus (315) 342-4040, and the Quality Inn (315) 343-1600, in Oswego, NY. A block of rooms has been made available at special conference rates of \$106 per night at the Best Western and \$96 at the Quality Inn.

When making your hotel reservations, please be sure to mention that you are registering for the Rural Housing Coalition Conference to secure the special conference room rate. This special room rate will be held for conferees through August 31st. **Room rates are subject to change after that date.** To reserve, please call the hotel of your choice directly. Early reservations are recommended to avoid being shut out of our room block!

**The Conference Center is located at 26 East First Street, in Oswego. Parking is located right next door.**

### *Directions From the West:*

Take the NYS Thruway to Exit 40, Weedsport/Auburn. Follow the signs toward Cato/Oswego. Turn left onto State Route 34/NY-34. Continue to follow NY-34 for 17.5 miles. Turn right onto NY Route 104. Continue to follow NY-104 for 12.7 miles into Oswego. Turn left onto East First Street after crossing the bridge. The conference center is located at #26, on the left hand side. The lodging hotels are located between the conference center and Bridge Street.

### *Directions From the South:*

Follow I-81 north through Syracuse and cross the Thruway. Go north on I-81 to the I-481 interchange. Go west on NY 481 toward Oswego. Go 31.7 miles on 481. In Oswego, NY 481 becomes East First Street. Follow East First Street to the harbor area. The conference center is located at #26, on the left hand side. The lodging hotels are located between the conference center and Bridge Street.

### *Directions From the East:*

Take the NYS Thruway to Exit 34A, I-481. Merge onto I-481 North toward Oswego/Watertown. Go 6.2 miles and stay to the left on NY 481 toward Oswego. Go 31.7 miles on 481. In Oswego, NY 481 becomes East First Street. Follow East First Street to the harbor area. The conference center is located at #26, on the left hand side. The lodging hotels are located between the conference center and Bridge Street.