

NEIGHBORHOOD NEWS



Neighborhood Preservation Coalition
of New York State, Inc.
www.npcnys.org

MAY, 2009

Thank You!!

Because of the steadfast support of the New York State Legislature, and the persistent effort put forth by the Neighborhood Preservation Coalition and its membership, funding for the Neighborhood and Rural Preservation Programs was restored in the final negotiations of the Fiscal Year 2009-2010 State Budget.

At days end, the Neighborhood Preservation Program was funded at \$13.789 million while the Rural Preservation Program was funded at \$5.77 million.

“Once again, the State Legislature demonstrated its strong support for our efforts to address this state’s affordable housing crisis by funding the programs best suited to deliver desperately needed housing services in New York State,” said Coalition Executive Director Joe Agostine, Jr., adding, “We are most grateful to all members of the Legislature and especially to our **Housing Committee Chairs Assemblyman Vito Lopez and Senator Pedro Espada.**

Funding levels for other state housing programs include:

Affordable Housing Corp.	\$25M
Housing Trust Fund	\$29M
Housing Development Fund	\$10.7M
Weatherization	\$305.6M
Rural Rental Ass’t. Prg.	\$16.06M
Sec. 8 New Construction	\$13.1M
Small Cities CDBG	\$66.6M
Homes for Working Fam.	\$ 7M
Public Housing Mod.	\$12.8M
Tax Credit Ass’t. Prg.	\$253M

RESTORE \$400,000

Urban Initiatives and the Urban Homeownership Assistance Program were not funded.

In addition to the funding provided for these state programs, the aggregate (lifetime) cap on NPP funds has been eliminated and the annual cap on NPP funds has been raised to \$100K. This represents a partial victory for the Coalition’s Legislative Agenda since the elimination of both caps has been a legislative priority for a number of years.

Coalition members and friends are urged to send messages of “thanks” to their local legislators and to the legislative leaders who made these funding levels a reality in this year’s budget.

“I want to thank all our members and friends who stood with the Coalition while we advocated for funding restorations and increases,” noted Agostine, adding that, “the Coalition remains a strong and forceful advocate in Albany for all of the state’s affordable housing programs.”

Karen Mallam Retires, Resigns From Board

Karen Mallam, executive director of the Newburgh Community Improvement Corp., and Coalition board of directors president for the past three years, has announced her retirement and subsequent resignation from her position on the board.

At its last board meeting, Karen was wished well in her future endeavors and thanked for her years of service to the Coalition. Gary Beasley, executive director of Neighbors of Watertown, was elected Acting President.

The board of directors meets again on May 18 when an election will take place to fill Karen’s unexpired term, which runs until November, 2009.

Karen and her husband Keith will be leaving New York and moving to North Carolina to be closer to children and grandchildren.



**2009 Annual Conference & Membership Meeting
October 18-19-20, 2009**

The Desmond Hotel & Conference Center

Watch This Space For Details!

Report Shows Positive Effect Of Fair Regulations

A recently-released report underscores the critical role that the Community Reinvestment Act (CRA) plays in promoting affordable mortgage lending to lower-income borrowers and communities. The report, ***Paying More for the American Dream III***, is the third in a series produced annually by a multi-state collaboration, and examines pricing disparities in mortgage lending in seven metropolitan areas in the U.S.: New York City; Chicago; Los Angeles; Rochester; Boston; Charlotte; and Cleveland.

The report, which includes a series of detailed lending maps for each of the seven metropolitan areas, finds that banks subject to the CRA made a far smaller share of high-cost loans than lenders not covered by the law. The CRA, passed Congress in 1977, requires banks to make credit equitably available to all communities they serve, consistent with safe and sound banking practices. The CRA has come under attack by those who blame the regulation for causing the subprime lending crisis, on the grounds that the CRA pushed banks to make bad loans to unqualified borrowers.

The report includes the following recommendations:

- ◆ Expand the CRA explicitly to cover borrowers and communities of color. Black and Latino borrowers and communities have long received disproportionately high shares of subprime lending.
- ◆ Examine banks' performance in meeting the needs of all communities they serve, wherever they conduct business. The CRA needs to be updated given that many banks now lend nationwide.
- ◆ Expand the CRA to cover all institutions making mortgages, in-

CBPP Releases New Report On HUD's 2010 Budget

The Center on Budget and Policy Priorities has released a new report, ***What to Look for in HUD's 2010 Budget for Low-Income Housing.***

When the Obama Administration releases its detailed 2010 budget for the Dept. of Housing and Urban Development, the nation will get a first look at its plans to tackle the problem of rental housing affordability, which Secretary Shaun Donovan has described as a "persistent crisis that far too many

cluding all bank affiliates and independent mortgage companies, which are currently not covered, but are responsible for making a substantial share of higher-cost loans.

The entire report may be found at www.nedap.org/resources/documents/PayingMoreFortheAmericanDreamIII_Final.pdf.

low-income Americans face."

Policymakers have largely ignored this problem over the past decade, even as the number of low-income renter families facing unaffordable housing costs has risen substantially. Whether the 2010 budget marks a turning point in federal policy toward low-income housing will depend in part on how it answers two basic questions:

1. Will the budget sustain rental assistance in 2010 for the same number of low-income families aided in 2009?
2. Will the budget make rental assistance available to significantly more low-income families?

The new report provides 2010 funding need estimates for HUD's three largest rental assistance programs that will serve as useful benchmarks in assessing the budget's answers to the two questions.

The report can be found at <http://www.cbpp.org/cms/index.cfm?fa=view&id=2803>.

LEGISLATIVE ACTION DAY

Tuesday, Feb. 23, 2010

Meeting At 11 A.M.

Hearing Room A

L.O.B., Albany, NY

Save the date! Come to Albany to support the Coalition's Legislative Agenda!!

New York State OTDA To Issue RFP On Homelessness Prevention/Rehousing Prg.

The NYS Office of Temporary and Disability Assistance (OTDA) recently announced the anticipated release of a Request for Proposals for

Coalition Announces CHDO Pass-Through Recipients

The Neighborhood Preservation Coalition of New York State is pleased to announce the recipients of the 2009 CHDO Pass-Through Funding round.

Through a contract with the U.S. Department of Housing and Urban Development, the Coalition is able to provide funding for eligible Community Housing Development Organizations (CHDOs) and prospective CHDOs. The pass-through funding will build CHDO capacity to complete HOME set-aside projects. Twelve organizations from throughout the state were funded for operational and capacity-building activities. They are:

***Abyssinian Development Corp.
Affordable Housing Conservancy
Community Org. of So. Brooklyn
Crown Heights Jewish Cmty. Co.
Harlem Cong. for Community Imp.
HomeFront, Inc.
Neighborworks Home Resources
New York Covenant CDC
Newburgh Cmty. Action Committee
Pratt Area Community Council
The Preservation Company
Southern Hills Preservation Corp.***

"I want to thank all the applicants who submitted requests for these funds," said Coalition executive director Joe Agostine Jr., in announcing the awards, adding, "we look forward to working with these groups on this project."

Any additional questions should be addressed to Christine Hmiel, Program Manager, at (518) 432-6757.

the Homelessness Prevention and Rapid Rehousing Program. OTDA anticipates making available \$24.3 million in HPRP funds for a two-year period.

These funds may be used by applicants for homelessness prevention and rapid re-housing activities, including: short-term and long-term rental assistance, housing relocation and stabilization services, mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, case management, or other appropriate activities for homelessness prevention.

OTDA will request proposals from local social service districts, not-for-profit corporations and charitable organizations. Awards will be determined through a competitive RFP process.

A social service district applying for HPRP funds may either manage the grant itself or distribute the grant or a portion thereof through sub-contracts with not-for-profit or charitable organizations. Not-for-profit direct applicants in response to this RFP should provide certification that the social service district in which the project is located has approved the project proposal.

Hard copies of the application will be available on request. To obtain a copy of the RFP and application package, email Richard.Umholtz@otda.state.ny.us. Be sure to include detailed contact information, including the name and title of the person making the request, the RFP name, the name and title of the CEO of the organization and contact information for the organization.

The RFP is available directly from OTDA's website at www.otda.state.ny.us/main/cgo/procurement_bid.htm.

For more information, contact Rick Umholtz at (518) 474-3080.

NLIHC Releases 'Out Of Reach' Report For 2009

New York State ranks 49th as a least affordable state, according to the latest "*Out of Reach*" report issued by the National Low Income Housing Coalition. A New Yorker has to earn \$23.21 per hour to be able to afford a two-bedroom apartment, according to the report.

Out of Reach 2009 reports that the national average two-bedroom Housing Wage rose to \$17.84, up from \$17.32 last year. The Housing Wage is the hourly wage that a household must earn in order to afford the Fair Market Rent (FMR), assuming full-time, year-round employment. This year's Housing Wage translates to an annual income of \$37,105.

The report finds that someone earning the federal minimum wage of \$6.55 must work 109 hours per week to afford the national average two-bedroom FMR of \$928. Consistent with last year's findings, there is no metropolitan area or rural county in the country where even the one-bedroom FMR is affordable with a full-time job at the prevailing minimum wage.

"The longstanding structural deficit of rental homes that the lowest income people can afford will surely lead to more people becoming homeless," NLIHC President Sheila Crowley said on the report's release. "We hope that *Out of Reach* will demonstrate to policy makers the urgency of acting now to increase the supply of affordable housing and housing assistance for those who are hit hardest by the recession."

Published since 1989, *Out of Reach* compares the cost of rental housing with household incomes, each state's minimum wage, and average renter wages in every state, metropolitan area, and county in the country. The complete report can be found at www.nlihc.org.

OUR MISSION

The Neighborhood Preservation Coalition will unify, educate, empower, and strengthen community organizations in their provision of affordable housing and community revitalization activities.

BOARD OF DIRECTORS

• Gary Beasley, *Acting President*

- Joseph G. Barden
- Delaine Cook-Greene
- Jeanne DiLascio
- Linda S. Goodman
- Dennis Hanratty
- Eduardo LaGuerre
- Judi Orlando
- Francisco Rivera
- John Denelsbeck
- * Helen Hogan
- Miriam M.E. Garcia
- Joseph Sluszka
- Beth Farr
- Cathy Mickens

PROGRAMS AND SERVICES

Neighborhood News
Legislative Action
State-wide Annual Conference
Regional Workshops and Roundtables
Training and Technical Assistance
Strategic Planning
Board and Staff Development
Housing Design and Development
Needs Assessments & Strategic Planning
Fundraising and Organizational Development

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Save This Date

**October 18-
19-20, 2009**

**ANNUAL AFFORDABLE
HOUSING CONFERENCE
& MEMBERSHIP MTG.
OF THE
NEIGHBORHOOD
PRESERVATION
COALITION OF NYS**
at

**The Desmond Hotel/
Conference Center
Albany, New York**

*Watch This Space
For Details As They
Are Developed!*

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*Celebrating Our
20th Anniversary!*

Coalition Joins SEFA Campaign

The Neighborhood Preservation Coalition is a part of the State Employees Federal Appeal (SEFA), allowing people to donate funds to the Coalition through work-place giving. The Coalition requests that members and friends with connections to state employees encourage those workers to designate the Coalition for their planned work-place giving.