



RURAL BROOME COUNTS PRESENTS:

Housing Resource Guide for Rural Municipalities

While some opportunities exist for individuals or households to improve their own housing situation, the real impact is made when whole communities get involved.

Rural townships and village boards have the capacity to advocate for their own communities, galvanize local support, and access crucial resources necessary to enact change. This guide aims to equip rural municipalities with just a few of the opportunities and resources available to advance the state of housing within their own community.



A Rural Health Network SCNY program

1. Educate Your Community

The first step towards improving housing in your community is to explore the educational opportunities available locally. The following agencies offer educational opportunities to residents and elected officials alike.

Legal Services of Central New York

- **Tenant Rights Education** – Legal Services of Central New York is able to provide tenant rights education to both groups and individuals upon request. For more information, contact the Binghamton Region’s Legal Services of Central New York at (607) 231-5988.

Southern Tier Solar Works

- Community Shared Solar promotes the transition to solar power by enabling individuals to invest in or subscribe to solar arrays built in a location outside of their own property. Utilizing solar energy provides the benefit of saving money on electric bills. To learn more about Community Solar Share and Southern Tier Solar Works, email info@southerntiersolarworks.org or visit <http://southerntiersolarworks.org/css-sign-up>.
- Southern Tier Solar Works sponsors a series of educational workshops throughout the region to inform the local community about the benefits of solar energy. Topics include energy efficiency, the process of going solar, financial incentives available to the community, land leasing for community shared solar, and much more. Local event dates can be found at: <http://southerntiersolarworks.org/event>.

2. Connect with Local Agencies

Many local organizations are working on housing issues in Broome County. In fostering relationships with these local organizations, rural town boards may be able to expand the housing services into their own community. The list below indexes some of the local housing agencies with whom rural town boards may be able to collaborate.

Broome County Land Bank is committed to combatting blight throughout the county. Its mission is “to foster economic and community development by acquiring, holding, managing, developing, and marketing distressed, vacant, abandoned, and under-utilized lots.” The organization is designed to secure blighted properties and prepare them to be resold. At times, the properties are developed and restored, while other times they are torn down and cleared for new construction. To learn about how your community can partner with the Broome County Land Bank, contact Margaret Scarinzi at mscarinzi@co.broome.ny.us or (607) 778-6001.

First Ward Action Council is a community-based developer with a mission to improve housing by means of advocacy, housing rehabilitation, housing development, and preservation activities. Though the organization has been primarily active in creating more quality and affordable housing in the urban core, they have started to expand their work into the rural part of the county. Call (607) 772-2850 or email fwac-admin@stny.rr.com to discuss opportunities for partnership within your community.

SEPP Development Corporation purchases, develops and provides technical assistance in creating new housing and business opportunities in the Broome County area. For now, the SEPP Development Corporation (a separate entity from The SEPP Group) is focusing its efforts in the urban core, where they work with local multi-dwelling property owners and commercial

companies to redevelop urban properties. However, they may expand their efforts to support affordable housing in the rural areas. Contact the SEPP Development Corporation at info@seppmanagement.com or (607) 723-8989 for more information.

Group Mission Trips' Work Camps is a faith-based program which provides labor-free home repairs within a community. The program recruits hundreds of students from youth groups across the country to come together for four to six days and complete home rehabilitation projects for low-income households, seniors, and the disabled. Throughout the week, students complete home repairs projects in over 50 homes, including the construction of wheelchair ramps, paint jobs, porch repairs, window caulking, and other light weatherization. Visit www.GroupMissionTrips.com/partners/workcamps or call 1-800-385-4545 ext. 4241 to invite Group Mission Trips into your community.

Habitat for Humanity is a faith-based, non-profit organization that offers homeownership opportunities to families who are unable to obtain conventional house financing. Through the use of volunteer labor and "sweat equity," Habitat for Humanity is able to build and renovate homes to provide decent, affordable housing to low-income households. The Broome County Habitat for Humanity is also working on including critical home repair for existing structures, which would bring residential structures up to code through the completion of basic repairs to safety and sanitation. Call (607) 239-4783 or email info@broomehabitat.org to learn about the opportunities available locally.

Thoma Development Consultants is a community development consulting firm that assists with planning, grant preparation, and program implementation in the areas of housing, infrastructure, economic development, and community facilities. Thoma Development Consultants has worked with several Broome County municipalities on

various projects in the past. Contact them at (607) 753-1433 or tdc@thomadevelopment.com to learn about how Thoma Development Consultants can help your community.

Southern Tier East Regional Planning and Development Board (STERPDB) is starting a program affiliated with NYSERDA's Clean Energy Communities program. The program coordinator conducts outreach and delivers technical assistance services and guidance to communities interested in pursuing clean energy planning and projects. The Clean Energy Coordinator can be contacted at (607) 724-1327 or at ste@steny.org.

3. Explore State Funding Opportunities

New York State sponsors a variety of funding opportunities and initiatives to assist municipalities and villages with improving energy and housing. Several housing programs offered through New York State are listed below.

New York State Energy Research and Development Authority (NYSERDA)

- **Cleaner, Greener Communities Program** encourages communities to create public-private partnerships and develop regional sustainable growth strategies in areas including emissions control, energy efficiency, renewable energy, low-carbon transportation, and other carbon reductions.
- **Low-Rise Multi-family Buildings** can earn the New York ENERGY STAR® Certified Homes designation, and builders earn incentives for every unit in a project. Dwelling units of any size, style, or price range can be designed and constructed to the standards required of a New York ENERGY STAR® Certified Home.

- **Net Zero Energy Homes** offers support to builders of single-family houses and multi-family buildings that are designed to achieve net zero energy performance. Net zero means the home or multi-family project is capable of producing as much energy as it uses during one year. Proven technologies and advanced building practices are combined with performance testing to ensure the home or multi-family building meets this highest standard of energy performance.
- **NY Prize** helps communities reduce costs, promote clean energy, and build reliability and resiliency into the electric grid. NY Prize is a part of a statewide endeavor to modernize New York State's electric grid, sparking innovation and community partnerships with utilities, local governments, and private sector. The program aims to promote the technological, operational, and business models that will help communities reduce costs and promote clean energy.
- **NY-Sun Incentive Program**
 - › **Shared Solar Program** provides opportunities for renters, homeowners, low-income residents, schools, and businesses to join together to set up a shared solar grid.
 - › **Solarize Program** runs solarize campaigns which are locally organized community outreach efforts aimed at getting a group of homes and businesses in one area to go solar. When communities learn about solar together, they can often get better pricing and share the tasks. NYSERDA provides technical assistance, marketing materials, and other support for these efforts.
- **Small Wind Turbine Program** is intended to increase the amount of clean, renewable energy from wind that is generated in New York State. Incentives are available to support the installation of behind-the-meter, on-site wind

energy systems in the State. Incentives are based on the expected annual energy output of the proposed wind energy system.

The programs listed above only represent a portion of the opportunities offered by NYSERDA. Visit www.nyserdera.ny.gov/ to learn more about the variety of programs and services available through NYSERDA.

New York State Homes and Community Renewal (HCR)

- **New York State Community Development Block Grant (CDBG)** provides assistance to eligible cities, towns, and villages in providing decent, affordable housing, and suitable living environments, for low- to moderate-income individuals. The program aims to support activities or projects that: benefit low- and moderate-income families; create job opportunities; prevent or eliminate slums and blight; or address a community development need that poses a serious and imminent threat to the community's health or welfare.
- **Affordable Home Ownership Development Program** administers grants to facilitate the construction, acquisition/rehabilitation, or improvement of homes for low- and moderate-income families. Ultimately, the program seeks to promote home ownership among low- and moderate-income families for whom there are few affordable home ownership alternatives in the private market.
- **Manufactured Home Cooperative Fund Program (MHCFP)** is a revolving loan program which provides financial and technical resources that encourage and facilitate cooperative ownership of mobile home parks. Eligible applicants include mobile home residents' associations, mobile homes cooperatives, municipalities, and nonprofit organizations whose purpose is to improve

housing. By owning and managing mobile home parks, rural town boards can ensure the health, safety, and affordability of housing for its residents.

Visit www.nyshcr.org/ to learn more about the variety of programs and services available through New York State Homes and Community Renewal.

4. Investigate Federal Opportunities

A number of federal agencies run programs and offer funding opportunities for both neighborhoods and communities. Below is a partial list of available opportunities. Local consulting firms can assist with application and implementation should assistance be needed.

U.S. Department Housing and Urban Development (HUD)

- **Neighborhood Stabilization Program (NSP)** is a HUD-sponsored program dedicated to restoring communities that have suffered from high numbers of foreclosures and abandonment. The program provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. Funds may be used to purchase and rehabilitate abandoned or foreclosed properties, redevelop demolished or vacant properties, establish a land bank, or establish financing mechanisms for the purchase and redevelopment of foreclosed homes.
- **Rural Housing and Economic Development (RHED) Program** provides state and local support for innovative housing and economic development activities in rural areas. The funds may be used to support the preparation of plans, acquisition of land and buildings, demolition, provision of

infrastructure, purchase of material and construction costs, and more.

- **Small Cities Community Development Block Grant (CDBG)** is a HUD-sponsored program that provides funding for housing and community development. The program is designed specifically to benefit low- and moderate-income individuals, prevent or eliminate blight, and address critical community development needs in cities with a population of less than 50,000 or counties with populations of less than 200,000. The funding is given to states to distribute to local governments. Funds may be used for the acquisition of real property, demolition, the rehabilitation of residential and non-residential structures, the construction of public facilities and improvements, like water and sewer facilities, and activities relating to energy conservation and renewable energy resources.

The programs listed above only represent a portion of the opportunities offered by HUD. Visit <http://portal.hud.gov/hudportal/HUD> to learn more about the variety of programs and services available through HUD.

U.S. Department of Agriculture (USDA) Office of Rural Development

- **Multi-Family Housing Direct Loans and Loan Guarantees.** Direct loans provide competitive financing for affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas. On the other hand, guaranteed loans work with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns.

- **Rural Housing Site Loans** provide two types of loans to purchase and develop housing sites for low- and moderate-income families:
 - › **Section 523 loans** are used to acquire and develop sites only for housing to be constructed by the self-help method.
 - › **Section 524 loans** are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction.
- **Mutual Self-Help Housing Technical Assistance Grants** provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very low- and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.
- **Community Facilities Direct Loan & Grant Program** provides affordable funding to develop essential community facilities in rural areas such as transitional housing, assisted living facilities, or utility services.
- **Community Facilities Technical Assistance and Training Program** makes grants to public bodies and private nonprofit corporations, to provide associations with technical assistance and/or training with respect to essential community facilities programs. The technical assistance and/or training will assist communities to identify and plan for community facility needs that exist in their area. Once those needs have been identified, the grantee can assist in identifying public and private resources to finance those identified community facility needs.
- **Electric Infrastructure Loan and Loan Guarantee Program** makes insured loans and loan guarantees to

- nonprofit and cooperative associations, public bodies, and other utilities. The loans and loan guarantees finance the construction of electric distribution, transmission, and generation facilities, including system improvements and replacement required to furnish and improve electric service in rural areas, as well as demand side management, energy conservation programs, and on-grid and off-grid renewable energy systems.
- **Water and Waste Disposal Loan and Grant Program** provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.
 - **Household Water Well System Grants** helps qualified non-profits create a revolving loan fund to extend access to clean, reliable water to households in eligible rural areas.
 - **Solid Waste Management Grant** helps reduce or eliminate pollution of water resources through funding for organizations that provide technical assistance or training to improve the planning and management of solid waste sites.
 - **Energy Efficiency and Conservation Loan Program (EECLP)** provides loans to finance energy efficiency and conservation projects for commercial, industrial, and residential consumers. With EECLP, eligible utilities can borrow money tied to Treasury rates of interest and re-lend the money to develop new and diverse energy service products within their service territories.

The programs listed above only represent a portion of the opportunities offered by the USDA's Office of Rural Development. Visit www.rd.usda.gov to learn more about the variety of programs and services available.



For more information on housing in rural Broome County, visit www.rhnsny.org/programs/partnerships/rural-broome-counts.

“Having served as the Fenton Town Supervisor over the past nine years, I have seen our rural property owners struggle under the current economic climate. I, along with the entire Fenton Town Board, am deeply concerned for the health and safety of our residents who live in substandard conditions. It is for this reason that the Fenton Town Board has and will continue to apply for funding to provide assistance with our rural population’s housing needs. The Rural Broome Counts’ Rural Resource Guide is a great tool for rural town boards to identify opportunities to support residents within their own communities who struggle with housing.”

—DAVID HAMLIN, FENTON TOWN SUPERVISOR

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