



Save the Date!

HFH-NYS Spring Conference

June 11, 2011
Broome Community College
Binghamton, NY

Conference Topics . . . Any Suggestions?

The semi-annual conference is a time for your Affiliate to catch up on what has been changing in legal requirements, HFHI policy, best practices and new ideas.

We are currently preparing the program for our June conference.

- ◆ Do you have any topics you would like to have covered?
- ◆ Do you have a great program or idea you would like to share with other Affiliates?

Please submit all suggestions by **May 1** to Carrie Tocheny; ctocheny@habitatnys.org.



MORTGAGE PROCESSING SERVICE IS NOW ACCEPTING LOANS

HFH-NYS is now offering an affordable mortgage processing program through AmeriNational Community Services (ACS).

We all recognize that day-to-day mortgage operations like payment collections, escrow analyses, and borrower communications can become overwhelming. Loan management issues often consume time and energy that could be better focused on fundraising. Outsourcing these processing activities to ACS improves cash-flow and reduces delinquencies while helping to eliminate unnecessary stresses.

With over 30 years of experience managing affordable housing loans, ACS is the ideal processor for Habitat's unique portfolios. ACS understands the need for loans to be serviced not only in an efficient and professional manner but also personally in recognition of the specific needs of our borrowers. Affiliates are ensured that their collegial relationships with partner families are maintained.

A few of the program's benefits:

- Collections of principal and maintenance of escrow
- Access to borrowers' payment and transaction information via a secure website
- Credit bureau reporting on a monthly basis to reward punctual payments

- Compliance with all state and federal regulations

What people are saying:

"Raquette Valley Habitat is a totally volunteer affiliate. As the number of our mortgages has increased and the law changed we have found that we are having difficulty monitoring them. We became excited to hear about the availability of the AmeriNational program. This service takes the task of monitoring the mortgages, contacting the families etc . . . off our plate and will allow us to provide support to our partner families in a positive way. It will eliminate the "good guy-bad guy" role we have found ourselves in over the past few years."

— Cindy Atkins, President,
Raquette Valley Habitat for Humanity



Board Members:

Les Scheinfeld
Chairman
Suffolk County HFH

Paige Bellenbaum
Vice-Chair
HFH New York City

Robert Bannister
Treasurer

Daniel Hartnett
NYS Assoc. of Realtors

Rus Healy
Ontario County HFH

Jacqlene Rose
Delaware County HFH

Suzanne Williams
Syracuse HFH

Contact Information:

President/CEO:
Judith Nelson
911 E Main Street
Endicott, NY 13760
607.748.4138

info@habitatnys.org
www.habitatnys.org



AMERICORP VISTA POSITIONS AVAILABLE

Would you like a full-time person to work on a capacity building project for a year? VISTAs are a great resource for jump-starting a program or reinvigorating an existing one. Successful projects have included:

- ◆ Developing and implementing a ReStore marketing plan
- ◆ Building partnerships with youth and faith groups
- ◆ Updating volunteer recruitment and management methods
- ◆ Implementing web based marketing.

You design the project that you need to have done!

For information on the VISTA program, contact Mary Vivona at mvivona@habitatnys.org or 607-748-4138. The program application is available in the "Grant Programs" section of www.habitatnys.org.

Applications for positions starting summer 2011 are due by March 30th!

OSHA RESIDENTIAL FALL PROTECTION TOUGHENED

The Washington D.C.-based U.S. Department of Labor's Occupational Safety and Health Administration announced that residential builders may no longer bypass or use alternative fall-protection methods, withdrawing a 1995 order issued as a temporary policy that was the result of concerns about the feasibility of fall protection in residential construction.

The new directive says that "workers engaged in residential construction 6

feet or more above lower levels must be protected by conventional fall protection, i.e., guardrail systems, safety net systems. Contractors, if they can demonstrate compliance is unfeasible or presents a greater hazard, still have the option of implementing a written, site-specific alternative fall-protection plan."

For more information, visit OSHA.gov/doc/residential_fall_protection.html.

USDA PARTNERSHIPS 502 DIRECT LOAN

HFHI has approved USDA's 502 Direct Loan Program for use as a primary Habitat mortgage. This program can provide critically needed capital to rural Affiliates since the Affiliate receives the entire sales price at the time of closing. HFH-NYS has an agreement with USDA

to package these loans.

For more information about these mortgages, or to participate in the program contact Judith Nelson at 607-748-4138; jnelson@habitatnys.org.

Please do not contact your local USDA office.