



Stand Up for Rural America –

Rural Community Developers Network Reporter

Pennsylvania Supplement

November 1, 2006

Remember to Vote

THE MIDTERM ELECTION IS TUESDAY, NOVEMBER 7TH WITH LOTS AT STAKE. YOUR REPRESENTATION IN HARRISBURG AND WASHINGTON, DC, IS DECIDED BY YOU. MAKE RURAL VOICES AND VOTES COUNT. PLEASE STAND UP FOR RURAL AMERICA AND VOTE!

News

House Bill 2799, which enhances the Neighborhood Assistance Program (NAP) tax credit, was approved by the Pennsylvania House of Representatives in June. It is expected to be ratified by the Senate after the election. NAP is a critical but underutilized tool for community developers.

The reforms proposed would make NAP more effective by increasing tax credit amounts and making credits transferable.

The Workforce Advancement Grant for Education (WAGE) Program has been renewed for 2006-2007, its second consecutive year. WAGE was established by the Pennsylvania Higher Education Assistance Agency to provide financial aid to working adults who are continuing their education. The program provides grants to less-than-half-time students and other adults who do not qualify for other forms of financial assistance. WAGE will provide \$10 million in grants each year for the next four years. There are more than 180 eligible post-secondary institutions across the Commonwealth that will award grants to adult students who meet eligibility guidelines. To learn more about the WAGE program, visit www.pheaa.org/.

An Analysis of the 2006 Rural Population Survey done by the Center for Rural Pennsylvania finds a small decrease in residents without health insurance. Households without insurance decreased one percent from 2005 to 2006, and the percentage receiving insurance through their employers decreased two percent. Households with health insurance solely through Medicare and those with insurance through other government programs increased by two percent and one percent, respectively. **Homeownership increased by one percent over 2005.** For more information from the 2006 RuralPA-CPS, call (717) 787-9555 or email info@ruralpa.org for a copy of "Rural by the Numbers 2006." Copies are also available online at www.ruralpa.org.

Victoria Reider is new Board Chair of Pennsylvania Housing Finance Agency (PHFA). She was appointed Acting Secretary of Banking by Governor Rendell in August and has been

chairing meetings since September. She brings her experience as former Chief Counsel for the Pennsylvania Insurance Department and Policy Specialist in the Governor's Office of Policy Development to the PHFA Board.

Funding and Financing

In September, the Pennsylvania Housing Finance Agency (PHFA) announced its new Keystone Renovate and Repair Loan Program giving Pennsylvanians a new option to finance home improvements and avoid predatory lenders. The program will offer borrowers fixed below-market-rate loans up to \$35,000 over 20 years for home renovation and repair projects.

Keystone Renovate and Repair will be administered by PHFA in cooperation with county housing and redevelopment authorities, community development corporations, municipalities, other nonprofits and lenders. Homeowners may apply through PHFA-approved partners and local program administrators. For more information on the Keystone Renovate and Repair, and to ask about local program administrators in specific areas, call the Pennsylvania Housing Finance Agency at (800) 822-1174.

The Pennsylvania Department of Labor & Industry is accepting applications for 2006 and 2007 Job Training Fund Equipment Grants. This fund makes grants annually to entities in rural counties operating work force education programs and services. Grants may be used for job training for dislocated workers, adults and youth. All grant applications and guidelines are available at www.paworkforce.state.pa.us/

The Pennsylvania Department of Community and Economic Development is accepting applications for the Broadband Outreach and Aggregation Fund. The program provides

grants to applicants implementing outreach programs on securing and using broadband services. Eligible applicants include local governments, economic development organizations, schools, health care facilities, businesses and residential customers. For more information or to apply for a grant, visit www.newPA.com/ or call (800) 379-7448.

Training Events and Conferences

November 14, 2006

“Community Development Financing in Rural Pennsylvania”

Federal Reserve Banks of Cleveland and Philadelphia and Rural LISC

At the Holiday Inn in Beaver Falls

Go to www.philadelphiafed.org/cca/conferences.html for more information.

November 16, 2006

“Community Development Financing in Rural Pennsylvania”

Federal Reserve Banks of Philadelphia and Cleveland and Rural LISC

Clarion Hotel of DuBois

For details go to www.philadelphiafed.org/cca/conferences.html.

November 18, 2006

The Preservation of Our Built Heritage in the 21st Century

Association of Boroughs and Historical and Museum Commission

At the California University of PA in California

Go to www.boroughs.org/training for details

Tuesday, November 28 and Wednesday, November 29, 2006

Housing Alliance of Pennsylvania's *Homes within Reach* Conference

At the Hilton, Harrisburg

Look for the full brochure or register at www.housingalliancepa.org/

December 3-8, 2006

20th Annual Basic Economic Development Course

Economic Development Association and Penn State, Harrisburg.

For more information visit: <http://www.bedcpa.org/> or <http://www.peda.org/>

For a comprehensive list of events and conferences throughout the Commonwealth, check the Center for Rural Pennsylvania's website at <http://www.ruralpa.org/events.html>.

Information & Other Resources

The Housing Alliance of Pennsylvania is now hosting a monthly statewide conference call for local housing and homeless coalitions. Held the last Friday of every month, **the next conference call is scheduled for Friday, November 24, 2006, at 12:00 noon.** To find out how you can participate, go to <http://www.housingalliancepa.org/events/>