



## Capital Projects Deadlines Set

New York State Homes and Community Renewal currently has an open RFP for the development of affordable rental units for low and moderate income tenants. Issued on August 27th, the RFP covers the Low Income Housing Tax Credit Program, the State Tax Credit, the Housing Trust Fund program, the HOME program (capital projects, not LPA), the Supportive Housing Opportunity Program, the Homes for Working Families Program, the Multifamily Preservation Program, and Public Housing Preservation. Applicants are also encouraged to apply for the Rural and Urban Community Investment Fund (CIF), the Housing Development Fund (HDF), and Section 8 Project Based vouchers. Applicants may only apply for new construction, rehabilitation, or adaptive re-use of site-specific projects that will provide multi-family housing. The RFP is found at [www.nyshcr.org/Funding/UnifiedFundingMaterials/2017/2017-MultifamilyPrograms-UnifiedFunding-RFP.pdf](http://www.nyshcr.org/Funding/UnifiedFundingMaterials/2017/2017-MultifamilyPrograms-UnifiedFunding-RFP.pdf).

Applications for this round will be submitted on the CD Online system. Early Award applications are due on October 5th. Early Round ESSHI applications are due on November 7th. Other capital applications are due on December 5th.

This RFP includes some changes from prior years' competitions. HCR has established four goals for early award projects. There is a set-aside of up to \$5 million in LIHC for Housing Opportunity Projects. There is a \$5 million set-aside for Empire State Supportive Housing Initiative Projects. Up to \$4 million will be targeted to Homes for Working Families projects, \$10 million will be invested in Public Housing Preservation, and \$15 million in Multi-family Preservation.

HCR is implementing some new underwriting requirements, including requiring applicants for mixed-use projects to submit construction and operating budgets for the entire project, including space not funded by HCR. Other underwriting changes affect limitations on use of developers fees.

Thanks to changes included in the 2016 Housing Opportunity Through Modernization Act (HOTMA), Project Based Section 8 Vouchers are allowed to be the greater of 25 units in the project or 25% of the units in the project. Project Based Vouchers must be targeted to extremely low income households.

The application kit notes that Rural Preservation Projects are those that propose rehab of projects that currently receive Rural Rental As-

sistance funds. A 20 year life expectancy is expected for all improvements, as well as increased energy efficiency of the project. The goal of this funding is to reduce the need for RRAP funding, and that at least 90% of the proposed total development costs will be directly related to work that will extend the useful life of the project and improve habitability and energy efficiency. Funds are provided through the CIF and are limited to \$40,000 per unit and \$2 million per project.

On September 27th, HCR issued a revisions sheet related to this RFP. Please see the article on the revisions on Page 3 of this newsletter.

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# RD Rural Delivery

Rural Delivery is published by the New York State Rural Housing Coalition, Inc. The Coalition is a non-profit statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers.

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Rural Delivery is published monthly and delivered electronically to a mailing list of 200 community development professionals and policy makers. For information on advertising in Rural Delivery and to receive a copy of our advertising rate sheet, please contact the Coalition at: 79 North Pearl Street, Albany, New York 12207 Tel: 518/458-8696 \* Fax: 518/458-8896

Web Site: [www.ruralhousing.org](http://www.ruralhousing.org)



## Bits and Pieces...

### Free Webinar

### Tips to Supercharge Your Grant Research

October 3rd, 1:00 PM.

In this live free webinar learn how to best use the variety of tools available for foundation research in order to create and support your grant seeking plan and strategy.

What You Will Learn from this Live Webinar

- How to utilize a variety of free tools to conduct grant research.
- How to access discounts for grant research tools.
- How to engage your colleagues in the grant research process.
- How to quickly assess new short term RFPs to determine if you will be competitive.

For more information, or to register, visit [www.charityhowto.com/index.php/nonprofit-webinar/free-webinar-tips-to-supercharge-your-grant-research?list=Upcoming+Live+Webinars](http://www.charityhowto.com/index.php/nonprofit-webinar/free-webinar-tips-to-supercharge-your-grant-research?list=Upcoming+Live+Webinars).

### Executive Order Issued

Governor Cuomo announced an Executive Order on September 15th prohibiting state agencies from inquiring about immigration status. Executive Order 170 prohibits state agencies and officers from inquiring about or disclosing an individual's immigration status unless required by law or necessary to determine eligibility for a benefit or service.

### I CDBG Awards Announced

The US Department of Housing and Urban Development announced the winners of the latest round of Indian CDBG awards on September 14th. 77 Grant awards were announced, totalling \$55 million for housing and community development projects. The winning application in New York was \$600,000 awarded to the St. Regis/Akwesasne reservation in Franklin County.

Federal and US military employees can support the Rural Housing Coalition through the annual Combined Federal Campaign (CFC). If you are a federal government or military employee and would like to donate through the CFC, please enter CFC code #9614 on your pledge card during the next fund drive.

## NDC Academy Spotlight: Focus on Building Affordable Housing

2017 ushered in a changing environment for professionals in the affordable housing finance industry. In light of changes on the ground and uncertainty in Washington, the 2017 NDC Academy (October 23rd-25th) will feature several cutting-edge sessions for affordable housing finance professionals to navigate this challenging environment. Sessions will focus on the following topics:

1. **The Price is Right: The Challenges of Making an LIHTC Deal work in Changing Times – As the likelihood of tax reform waxes and wanes, and multiple programs supporting affordable housing are proposed for reduction or outright elimination, the LIHTC market remains in flux. Hear from market experts including developers, investors and syndicators about where the market is heading. This session will feature an interactive pricing game, as well as an in-depth discussion of what is impacting the market.**

2. **Exploring Non-Profit and For-Profit Development Partnerships – Many for-profit developers have partnered with non-profit organizations to develop affordable housing targeted at the population these organizations serve. Hear from several organizations on both sides of this equation as they talk through real life case studies followed by a discussion of what it takes to make these partnerships work.**

3. **Expanding the Reach of Special Needs Housing – Housing policy is being leveraged to address many more societal issues than just affordable housing. From Permanent Supportive Housing for the chronically homeless to Affordable**

**Assisted Living and addressing the needs of our veterans, Special Needs Affordable Housing must consider much more than bricks and mortar. Planning for services and management of these facilities, as well as designing them to meet the unique needs of their residents takes a coordinated effort. Hear from experienced practitioners and their real life experience of success.**

4. **FOR SALE: Stories from the Frontline of Asset Management – The challenges facing affordable housing projects today often require the collaboration of all parties involved – sponsor/general partner, investor/limited partner, lenders, property manager and third parties – to find and implement strategies and solutions that will ensure projects may continue to operate effectively through the end of the regulatory period and beyond. This session will feature projects that have benefitted from the involvement and cooperation of the partners and the employment of problem solving and negotiation skills.**

To register, visit [https://ndcacademy.org/?utm\\_source=Academy&utm\\_campaign=b7626f70bf-EMAIL\\_CAMPAIGN\\_2017\\_09\\_26&utm\\_medium=email&utm\\_term=0\\_8017a08d02-b7626f70bf-219821557#register](https://ndcacademy.org/?utm_source=Academy&utm_campaign=b7626f70bf-EMAIL_CAMPAIGN_2017_09_26&utm_medium=email&utm_term=0_8017a08d02-b7626f70bf-219821557#register).

## Stakeholder Survey

The National AIDS Housing Coalition would like to hear your opinions, concerns, and recommendations on the role HIV/AIDS housing has in addressing the epidemic moving forward. The deadline for completing the short survey is October 13, 2017, keeping in mind both the trends in the HIV/AIDS housing field, as well as the programmatic and advocacy needs in your community. The survey can be found at: [www.surveymonkey.com/r/NAHCHIVHousingTrends](http://www.surveymonkey.com/r/NAHCHIVHousingTrends).

## Disaster Recovery Webinar

A 2 hour webinar will be held on October 26th beginning at 2:00 PM on how housing counseling agencies can respond effectively when natural disasters hit their communities. Disaster victims need accurate information as well as resources to cope with the disaster. Sponsored by The Counselors Corner and Windom Wisdom, LLC, this free training will cover working with resource agencies such as FEMA, SBA, HUD and others during and after disasters, as well as such issues as staff/client safety, insurance claims, and providing shelter.

To register, visit: <https://register.gotowebinar.com/register/677499658853058562>.

## Multifamily UF Revisions Released

NYS Homes and Community Renewal released a record of revisions for the Unified Funding RFP for multi-family housing development on September 27th. Applicants for the current round of capital funding are encouraged to review the revisions to make sure they do not impact planned projects.

The revisions are found at [www.nyshcr.org/Funding/UnifiedFundingMaterials/2017/2017-MultifamilyPrograms-UnifiedFunding-RFP.pdf](http://www.nyshcr.org/Funding/UnifiedFundingMaterials/2017/2017-MultifamilyPrograms-UnifiedFunding-RFP.pdf).



## DRI Winners Announced

On August 1st, Governor Cuomo began announcing winners of the 2017 Downtown Revitalization Initiative awards at a ceremony in Hudson. On August 3rd, Governor Cuomo announced a \$10 million DRI award to the Village of Watkins Glen in Schuyler County. The City of Rome in Oneida County is the winner in the Mohawk Valley Region. The DRI winner on Long Island is the hamlet of Hicksville in the Town of Oyster Bay. On September 20th, the Governor announced that the City of Kingston in Ulster County has also been awarded a DRI grant. He also announced a

\$10 million DRI grant to the Bronx Civic Center neighborhood in the South Bronx.

In the DRI, one municipality from each of the state's 10 regional economic development regions will be selected as a \$10 million winner, marking another overall state goal to target \$100 million in funding and investments to help communities identify catalytic downtown projects to boost the local economy.

The Central New York, Finger Lakes, North Country and Western New York winner announcements are still pending.

## CDFIs Support Grocery Expansion

Community Development Financial Institutions (CDFIs) have banded together to invest in the development of grocery stores in rural and urban food deserts in six states. The CDFI investment is placed with Honor Capital, a veteran-owned small business. Honor Capital has opened 10 grocery stores since 2015, each of which is estimated to serve 4,000 customers. The stores sell about 16,000 pounds of fresh meat and produce per week. Each of the grocery stores operates under the Save-A-Lot brand.

The financing package includes \$8.8 million in New Markets Tax Credits and \$5.9 million in leverage loans from the 3 participating CDFIs- Enterprise Community Partners, Reinvestment Fund, and IFF. Honor Capital was founded in 2014 by a group of post-9/11 veterans with a dual mission of supporting veteran entrepreneurship and improving access to healthy food in underserved communities. Their strategy involves opening stores in geographic

clusters and building a sustainable portfolio of stores. They are also committed to growing their model by bringing in new veterans who want to be entrepreneurs and providing a pathway to store ownership. All of Honor Capital's stores are in USDA-designated low-income, low access areas. In some cases, the projects involved opening newly-developed stores, while in others Honor Capital re-opened a store that had previously closed.

Honor Capital is a mission driven social impact veteran owned business. A core focus is creating communities with affordable housing and access to fresh food. For more information on Honor Capital, visit: [www.honorcapitalllc.com/for-communities/](http://www.honorcapitalllc.com/for-communities/).



**HONOR CAPITAL**  
VETERANS BUILDING COMMUNITY

## Housing Counseling Certification Site

A page has been published on HUD's Exchange website providing guidance on the implementation of the December, 2016 Final Rule for Housing Counselor Certification. This rule implements statutory requirements that housing counseling required under or provided in connection with all HUD programs will be provided by HUD-Certified Housing Counselors. Some of the requirements became effective 30 days after the rule publication, on January 13th of this year. Counselors have up to 36 months after the date that the HUD housing counselor certification examination becomes available to complete their certification requirements.

The rule requires that housing counseling required under or provided in connection with HUD programs must be provided only by certified housing counselors who work for organizations approved to participate in HUD's Housing Counseling Program. In order to be certified, an individual must both pass a standardized written examination covering six major topic areas, and work for an agency approved to participate in HUD's housing counseling program. Housing counselors must complete this requirement by August 1, 2020. The rule includes a requirement that homeownership counseling programs distribute materials about the home inspection process, and also includes a prohibition on receiving federal housing counseling funds to any organization that has been convicted of election law violations in a federal election. To review the HUD guidance, visit: [www.hudexchange.info/programs/housing-counseling/certification/](http://www.hudexchange.info/programs/housing-counseling/certification/).



## CDFI FY 2017 BEA Program Funding Round

On September 29th, the US Department of the Treasury's Community Development Financial Institutions Fund opened the fiscal year 2017 application round for the Bank Enterprise Award Program (BEA Program). Application materials are now available on the BEA Program page of the CDFI Fund's website at [www.cdfifund.gov/beat](http://www.cdfifund.gov/beat). The FY 2017 NOFA makes up to \$23 million available in awards to eligible Federal Deposit Insurance Corporation (FDIC)-insured banks.

Through the BEA Program, the CDFI Fund provides monetary awards to FDIC-insured depository institutions that successfully demonstrate an increase in their investments in Community Development Financial Institutions (CDFIs) or in their own lending, investing, or service activities in distressed communities. Distressed communities are defined as those where at least 30 percent of residents earn an income that is less than the national poverty level and where the unemployment rate is at least 1.5 times the national unemployment rate.

The CDFI Fund will be conducting two webinars to discuss the FY 2017 BEA Program funding round. Full information can be found on the CDFI Fund's website at [www.cdfifund.gov/beat](http://www.cdfifund.gov/beat) under Step 1: Apply. The presentation materials will be posted on the CDFI Fund's website subsequent to the webinar dates. For questions contact the CDFI Fund Help Desk at (202) 653-0421 or via email at [cdfihelp@cdfi.treas.gov](mailto:cdfihelp@cdfi.treas.gov). The CDFI Fund will not answer questions about the FY 2017 round after 5:00 PM on November 28, 2017.

## Career Opportunities

### Graduate Level Interns

NYS HCR offers internships to graduate level students desiring experience in the development and preservation of affordable housing across New York State. Each internship is unique and highly dependent upon HCR's needs at the time. HCR is also committed to aligning students' work assignments to their academic and career goals. Students will observe, participate in, and/or acquire experience with State and federal government procedures, as well as working collaboratively with partner State agencies.

The program will provide talented and ambitious students with firsthand experience of New York State government at the agency level. The internship will foster an understanding of the opportunities/

### Executive Director

Northern New York housing and community development agency seeks Executive Director candidate. Small office in a rural setting. Agency has a portfolio of affordable senior and family rental housing projects. Currently also operate owner-occupied housing rehabilitation program.

Successful candidate must have skills and credentials in property management, fair housing, financial oversight, grant writing, and compliance with federal and state regulations for housing and economic

challenges inherent in the development and preservation of affordable housing. Students can expect to gain perspective on these issues from the Federal, State and municipal level, as well as an understanding of the interagency collaborations and public/private sector relationship.

Candidates must be currently enrolled in, or a recent graduate of, a Master's degree program. All disciplines are welcome to apply; preference may be given to students enrolled in programs with a focus on community/urban or environmental planning, economics, public policy, architecture, or public administration. For application requirements, please visit [www.nyshcr.org/AboutUs/JobOpportunities/Internships.htm](http://www.nyshcr.org/AboutUs/JobOpportunities/Internships.htm). EOE

development programs. Experience overseeing successful redevelopment of rental housing properties desirable. Understanding of the USDA Section 515 program very helpful.

The Rural Housing Coalition is helping the agency in this early stage of recruitment. This position is NOT at the Rural Housing Coalition.

Please forward a detailed cover letter outlining your strengths and relevant background and skills to [colin@ruralhousing.org](mailto:colin@ruralhousing.org). EOE

The New York State Rural Housing Coalition is happy to be able to provide help wanted advertising opportunities for our members and non-profit community development agencies. Ad copy must be provided in Microsoft Word format, and may be transmitted by email to [rhc@ruralhousing.org](mailto:rhc@ruralhousing.org). Ad copy must comply with federal and state equal opportunity requirements to be published, and must be received by the 25th of the month to ensure placement in the succeeding issue of Rural Delivery. Ads provided in this fashion will also be posted in the Career Opportunities page of the Coalition's website, unless a request is specifically made not to place the advertisement on-line.

## Managing Volunteers Webinar Oct. 4th

From board members or event committee members to in-office volunteers or off-site project volunteers, non-profits are managing various volunteers. Non-profits must use different approaches to manage the different groups of volunteers, while also remaining compliant with Department of Labor guidance to avoid misclassifications and the resulting legal consequences. Under the Fair Labor Standards Act (FLSA), individuals may volunteer or donate their services usually on a part-time basis, without contemplation of pay, to religious, charitable or other non-profits. However, volunteers may not work with for-profit private sector organizations, but may volunteer with public sector employers.

This webinar session, featuring Shiree K. Skinner, will cover overall volunteer management strategies, including recruitment and retention of volunteers. This session will also examine Department of Labor guidance on volunteer vs. employee. In this session, Shiree will review the different approaches required for

board members, committee members, in-office volunteers, and off-site and/or project volunteers. She will discuss key strategies for the recruitment, management and retention of each specific group of volunteers. You will get definitions and examples of volunteers according to the Department of Labor to help your nonprofit avoid misclassification and its legal consequences.

Session Highlights

Participants will learn to:

- Recruit, manage and retain key volunteers
- Avoid legal claims alleging that volunteers are really employees
- Avoid resulting Federal and/or State penalties and fines

At the Q&A session following the live event, ask a question and get advice unique to your situation, directly from our expert speaker.

Register now at [www.cdpublications.com/webinar/from-board-down-management-strategies-for-volunteers.html?utm\\_source=150917\\_AT&utm\\_campaign=E99NSANJ](http://www.cdpublications.com/webinar/from-board-down-management-strategies-for-volunteers.html?utm_source=150917_AT&utm_campaign=E99NSANJ) (Use "SN10" to get \$10 off.).

## Section 502 Packager Certification Survey

The Rural Housing Coalition is trying to determine the current level of interest in holding another Section 502 Packager Certification Training session in New York. If you are interested having staff in your agency trained for this certification, please send the names and contact information for all potential trainees in your office to [colin@ruralhousing.org](mailto:colin@ruralhousing.org). If you have already submitted names for the waiting list since September 12th, there is no need to re-submit.

## Tax Reform Hearing

The Senate Finance Committee held a hearing on Tax Reform, including the Mortgage Insurance Deduction on September 14th. Statements were offered by Senators Orrin Hatch and Ron Wyden, along with four witnesses- two from the American Enterprise Institute, the Wagner School of Public Service at NYU, and the National Association of Realtors. The Committee Hearing can be viewed online at [www.finance.senate.gov/hearings/individual-tax-reform](http://www.finance.senate.gov/hearings/individual-tax-reform).

## Montgomery Nominated To Assistant Housing Secretary/

### Federal Housing Administration Commissioner

President Trump has nominated Brian Montgomery to be the HUD assistant secretary for housing and commissioner of the Federal Housing Administration (HFA). Mr. Montgomery previously served in this role during the George W. Bush administration. Mr. Montgomery assisted in HUD's recovery and rebuilding efforts along the Gulf Coast and New Orleans following Hurricane Katrina and chaired HUD headquarters' Hurricane Re-

covery and Response Center.

Under his previous leadership as HFA commissioner, FHA successfully spearheaded legislative efforts to preserve the affordable rental housing stock by maintaining the long-term physical and financial integrity of properties while reducing rental assistance costs and the cost of FHA insurance claims. He also served as acting HUD secretary in January 2009.

Earlier he served as deputy as-

stant to President Bush and, from 2003 to 2005, he directed the Office of Cabinet Affairs, serving as a liaison between President Bush, his cabinet, and all federal agencies in the Executive Branch.

Mr. Montgomery is currently vice chairman of The Collingwood Group, an advisory firm focused on business consulting, risk management, and compliance within the financial services industry.



## Federal Government Funded Through December 8th

On September 8th Congress approved a deal, struck by President Trump and Democratic leadership, to provide \$15 billion in disaster relief, fund the government, and raise the federal debt limit through December 8th. President Trump signed the measure into law the same day.

Specifically, the law provides \$7.4 billion for FEMA's Disaster Relief Fund, \$450 million in Small Business Administration disaster loans, and \$7.4 billion in Community Development Block Grant Disaster Recovery (CDBG-DR) funds. Under the deal, FEMA will have flexibility to respond to Hurricanes Harvey and Irma, as well as other disasters.

The law requires CDBG-DR funds to go directly to state or local governments at the HUD secretary's discretion. The HUD secretary can waive federal regulations, except those related to fair housing, non-discrimination, labor standards, and the environment. Importantly, there is no language changing the percentage of CDBG funds that must benefit low-to-moderate income communities. Seventy percent of CDBG-DR funding must benefit low-to-moderate income individuals, as required by law. In previous disasters, this percentage was lowered.

The agreement will fund federal agencies and programs at FY17 levels with a 0.68% across-the-board reduction to keep funding under statutory spending caps. The law also extends the National Flood Insurance Program, which was set to expire on September 30th.

## New Coalition Officers Seated

At the organizational meeting of the Rural Housing Coalition held on September 13th, a new slate of officers was voted in. Bill Vogt resigned as Chair of the Board, due to commitments related to his new job- he will complete his term on the board. Velga Kundzins, of Western Catskills Community Revitalization Council will serve as Board Chair. Michelle DeGarmo of Flatley Read, LLC will serve as Vice Chair, replacing Judy Eisgruber, who was term-limited and retired from the Board. Kent Brown will remain as Treasurer. Renee Bloom will serve as Secretary.

The Coalition's Board of Directors has an extensive committee structure. Assignments to the various committees, and Committee Chairmanships are in development and will be announced at a later date.

## Strengthening GSE Reserves Urged

Some Democratic members of the Senate Banking Committee sent a letter to Treasury Secretary Steven Mnuchin and Federal Housing Finance Agency (FHFA) Director Mel Watt, urging them to address the dwindling capital reserves of mortgage giants, Fannie Mae and Freddie Mac, to prevent the government sponsored enterprises (GSEs) from requiring another draw from the federal government.

The letter, sent on September 13th, states, "[W]e are concerned about the Department of Treasury and the Federal Housing Finance Agency's requirement in the Preferred Stock Purchase Agreements (PSPAs) that the GSEs send all their income to the Treasury Department leaving two entities that back more than \$5 trillion in mortgage debt with zero retained capital reserves beginning on January 1, 2018. As soon as there are losses at either GSE, the Treas-

ury Department will need to step in and make up the difference. We are simply requesting that the GSEs be permitted to build capital. We do not believe they should be released from conservatorship absent reform."

The National Housing Trust Fund is funded by a small annual assessment on Fannie and Freddie's new book of business each year. The HTF's funding could be jeopardized if and when one or both of the entities needs an additional draw from Treasury.

The Senate Banking Committee has begun to discuss principles of housing finance reform, and senators have expressed increasing interest in working on a bipartisan housing finance reform bill this year to determine the future of Fannie Mae and Freddie Mac and the broader housing finance system.

## Home Depot Veterans Grants Due

December 1st is the deadline date for applications to the Home Depot Foundation Veteran Housing Grants. THDF funds are limited to \$20,000 per unit, can not exceed 50% of total project development costs, can only be used for hard construction costs, and projects must be affiliated with a Continuum of Care. Sponsor organizations must have a 15 year plus ownership stake in the development.

For more information, visit <https://corporate.homedepot.com/grants/veteran-housing-grants>.

## Welcome New Board Members!

At the annual meeting of the Rural Housing Coalition on September 13th, new Board of Directors members were elected to fill vacant seats for three year terms. Elected were:

- Laura Lacey, Executive Director of RPC of Clinton County in Saranac, NY. Laura will represent the Adirondacks Region on the Board.
- William Dessingue, Executive Director of ROUSE, RPC in North Greenbush, NY. Bill will represent the Hudson Valley region.
- Katie Newcombe, Lead Economic Developer, National Grid. Katie is an at-large member of the Board.

- Reg Schweitzer, Deputy Director of North Country Affordable Housing and Neighbors of Wassertown. Reg will represent the Thousand Islands Region.
- Erica Turner, Project Director, Cayuga County Homsite, Auburn, NY. Erica will represent the Finger Lakes region.
- Maureen Abbott, Executive Director of Tioga Opportunities Program in Owego, NY. Maureen will represent the Chemung/Delaware region.

Two Board members completed their first three year term this year, and both were re-elected to a second term. Re-elected at this meeting were Tammy Hathaway of

Tompkins Trust Insurance in Castile, and Matthew Nelson, of CPC in Albany.

A large class of board members retired this year after being term-limited under Coalition by-laws. We want to thank Julie Chevalier, Cheryl Shenkle-O'Neill, Lynda Hitt, Bruce Misarski, Jim Thatcher, and Judy Eisgruber for their service to the Coalition for the the past six years (and in several cases, a few years more).

The membership elected next year's Nominating Committee. Graciously accepting this important role are Julie Chevalier, Barb Lamphere and Sharon Reynolds.

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Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)  
'Like' us on Facebook for up-to-the-minute news

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