



## \$1 Billion Commitment For Housing

August 1st was the effective date of Wells Fargo's \$1 billion commitment to housing, when Brandee McHale was scheduled to take over corporate philanthropy, leading the Wells Fargo Foundation. Ms. McHale comes to Wells Fargo from the Ford Foundation, and previously held the position of head of corporate citizenship at Citigroup. She replaces foundation head John Campbell, who will retire in late 2019.

The bank will commit the funds through the year 2025. The funds will support homelessness services, affordable rentals, home ownership, and transitional housing.

Wells Fargo estimated that it donated \$444 million last year to more than 11,000 nonprofits. Beginning in 2019, Wells Fargo is targeting 2 percent of after-tax profits for corporate philanthropy, which focuses on three areas: housing affordability, small business growth and financial help. Through its business and the Wells Fargo Foundation, the company will use its philanthropic resources, business expertise, and collaborations with public-private sector organizations, to develop, activate and scale new ideas that help solve national community challenges, said CEO Allen Parker.

Wells Fargo dedicated more

than \$117 million to affordable housing last year, including \$75 million to expand Neighborhood-LIFT, a homeownership program for low- and moderate-income communities with NeighborWorks America to nine markets last year. In 2019, the program will reach 10 additional cities.

Wells Fargo has ramped up its corporate philanthropy in recent years, following scandals involving the creation of millions of unauthorized accounts and overcharging homeowners for appraisals on defaulted mortgages, leading to millions of dollars in fines. Be on the lookout for funding opportunities.

## HUD Issues Vouchers For Youth Aging Out Of Foster Care

HUD's Office of Public and Indian Housing (PIH) issued Notice PIH 2019-20 announcing the Foster Youth to Independence initiative. Depending on voucher availability, HUD will provide Tenant Protection Vouchers to public housing agencies for youth aging out of foster care. The youth must be eligible under the Family Unification Program (FUP), at least 18 years of age but not more than 24 years of age, who have left foster care or will leave within 90 days, and who are homeless or at risk of homelessness. Only PHAs not currently participating in FUP may apply.

HUD will monitor demand for TPVs for all categories eligible to access the \$85 million TPV account and award FYI TPVs on a rolling basis depending on the availability of the appropriation. PHAs applying for this program must partner with a public child welfare agency that will identify FUP-eligible youth, and must have a priority system for recommending youth for the program.

More information can be found at <https://bit.ly/30YNowX>.

### In This Issue...

Preservation Bill Introduced...	Pg. 3
Survey of Rural Challenges....	Pg. 3
CO Law Introduced.....	Pg 3
Tenant Lnadlord Law.....	Pg 4
AHC Application.....	Pg 4
TDAT.....	Pg 4
Career Opportunities.....	Pg 5
Rental Preservation.....	Pg 6
Healthy Homes.....	Pg 6
USDA Loan Limits.....	Pg 6
Conference Keynote.....	Pg 7
Conference Lodging.....	Pg 7
Housing Counseling Training Program To Continue.....	Pg 8

# 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.

**Officers:**

Velga Kundzins, Chair  
Michelle DeGarmo, Vice Chair  
Kent Brown, Treasurer  
Sharon Reynolds, Secretary

**Directors:**

Tim Brinduse  
Bill Dessingue  
Heidi Dennis  
Kristi Dippel  
Christina Doughty  
Guy Kempe  
Laura Lacey Curler  
Josiah Lamp

Rachel McCre  
Jerome Nagy  
Marion Naramore  
Matthew Nelson  
Chris Raymond  
Erica Ryan  
Reg Schweitzer  
Maria Tedford

**Staff:**

Jeff Keller  
Executive Director

Colin McKnight  
Deputy Director

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...

### Homeless Vets Legal Services

Representatives Jimmy Panetta, Gilbert Cisneros, Greg Steub, Brian Mast, Don Bacon, and Mike Waltz introduced the "Legal Services for Homeless Veterans Act" (HR 3749) on July 12th.

### Code Of Ethics Resources

Board Source has published a guide including sample codes of ethics for board members. It is found at <https://boardsource.org/wp-content/uploads/2018/05/Code-of-Conduct-Ethics.pdf?hsCtaTracking=508c16c3-f23d-48cb-87e3-e72111881869%7Ce9e66529-f81f-4def-81c1-8973-c53d66bc>.

### Survey On Housing Barriers Published

A recent report published by the Joint Center for Housing Studies at Harvard details challenges faced by builders. *A Home Builder Perspective On Housing Affordability and Construction Innovation* notes that single family builders have faced an average of 17% cost increase in construction over the past two years, while multifamily builders have seen costs increase 19% during the same period.

View the report at [www.jchs.harvard.edu/sites/default/files/harvard-jchs-home-builder-perspective-on-housing-affordability-colton-2019.pdf](http://www.jchs.harvard.edu/sites/default/files/harvard-jchs-home-builder-perspective-on-housing-affordability-colton-2019.pdf).

### Housing Counseling Webinar

RCAC is hosting a webinar for Housing Counselors on August 20th on *How To Comply With The New HUD Certification Rule*. Register at [www.events.rcac.org/assnfe/ev.asp?ID=1780](http://www.events.rcac.org/assnfe/ev.asp?ID=1780).

Rural Delivery is made possible through the generous support of



## Five Star Bank

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.

## Rural Housing Preservation Bill Introduced

On July 11th, the House Financial Services Committee unanimously passed the “Strategy and Investment in Rural Housing Preservation Act of 2019” (HR 3620), which aims to preserve affordable homes and avoid displacement in rural areas. The bill, introduced by Representative Lacy Clay, would permanently authorize the Multifamily Housing Preservation and Revitalization program. It would also create an advisory committee to help the US Department of Agriculture develop a comprehensive strategy to maintain the agency’s rental housing portfolio, which provides more than 415,000 affordable homes to low-income people living in rural areas.

Many of USDA’s properties financed through the Section 515 and 514 programs are projected to lose their affordability provisions in the coming years, and no new properties have been financed in several years. Section 515 direct loans are an important source of funding for affordable housing in rural areas but often lose their affordability protections once the loans mature or are prepaid. A report published by the Housing Assistance Council in September, 2018 estimates a total of 892 properties with 21,452 rental homes are projected to leave the program because of maturing mortgages in the next ten years. The loss of homes will increase dramatically in 2028, with more than 80,000

homes projected to leave the program in the following five years.

The annual average household income of tenants in Section 515-financed properties is only \$13,600, and the majority of residents are seniors and people with disabilities. Because rental assistance subsidies that keep homes affordable, such as USDA Rural Development Section 521 Rental Assistance or HUD Section 8 vouchers, are tied to Section 515 loans and, because Section 515 homes are often the only housing option for the lowest-income people in rural areas, preserving this source of affordable housing is crucial.

The bill would help address this crisis by permanently authorizing the Multifamily Housing Preservation and Revitalization program – currently a demonstration – which allows USDA to restructure Section 515 loans, extend incentives for owners to stay in the program, and provide properties with additional resources to repair and restore homes. The proposal includes an authorization of \$1 billion over 5 years and requires USDA to develop a comprehensive plan to preserve multifamily housing with these new resources and tools. An advisory board with stakeholders from various sectors, including low-income tenants, would help guide USDA’s implementation of their preservation and revitalization plan.

Review HR 3620 at: <https://bit.ly/2Ju7J7r>.

## Survey Of Rural Challenges

In just five minutes, you can help shape the rural narrative. Deb Brown and Becky McCray of SaveYour.Town are gathering data on the needs of rural communities that they believe will transform conversations about the challenges and futures of small towns.

“We’re looking to see how well-publicized issues like drug abuse and poverty rank versus other challenges, whether small business lending gets rated higher than the lack of usable buildings. ... Those are just a few of the highlights we’re watching for,” said McCray.

Now in its third biennial run, the Survey of Rural Challenges asks for input from rural folks on two key questions: community challenges and business challenges. Have your say at <https://smallbizsurvival.com/survey-of-rural-challenges.html>.

## Child Homelessness Profiles Released

The Department of Education recently released *Early Childhood Homelessness State Profiles for 2019*. More than 1.3 million children under the age of six experienced homelessness in 2016-17. The report details the statistics for early childhood homeless for each state, Puerto Rico and the District of Columbia, along with information on risk factors.

In New York, 143,743 or one in ten children under the age of 6 experienced homelessness that year. 24% of children under six come from low income working families.

The document can be found at [www2.ed.gov/rschstat/eval/disadv/homeless/early-childhood-homelessness-state-profiles-2019.pdf](http://www2.ed.gov/rschstat/eval/disadv/homeless/early-childhood-homelessness-state-profiles-2019.pdf).

## Senators Introduce Bipartisan Bill to Protect Against Carbon Monoxide Poisoning

Senators Tim Scott and Bob Menendez introduced on July 18th the “Carbon Monoxide Alarms Leading Every Resident to Safety Act (CO ALERTS Act),” to help protect residents of federally assisted housing from carbon monoxide poisoning. The bill was introduced in response to the deaths of 13 public housing residents from the toxic gas since 2003.

## New Tool Guides Homeless Program Planning

The US Interagency Council on Homelessness has created a federal tool for addressing homelessness in rural communities. This tool is intended to provide an easy way for rural communities to identify a wide array of federal programs and resources that can support their work to prevent and end homelessness.

The tool was developed by an interagency working group of federal partners focused on better aligning homelessness response efforts in support of rural communities.

## AHC Introduces Open Application Window

The current funding round of AHC programs was announced on June 26th. The RFP was amended on July 18th for both the Acquisition and Rehabilitation program and the Home Improvement program. AHC began accepting applications immediately after the NOFA was released, continuing until such time as all of the AHC funds have been appropriated. View the RFPs at <https://hcr.ny.gov/affordable-housing-corporation-0>.

## HUD Funds Vet Home Repairs

HUD announced on July 18th the award of \$4.8 million in grants to 5 agencies to rehab homes of veterans. The Veterans Housing Rehabilitation and Modification Program is a pilot effort to assist disabled veterans with accessibility modifications. The program was launched in partnership with the Veterans Administration. The grants were awarded in the District of Columbia, Georgia, Louisiana, New Mexico, and Texas.

The tool is designed to help communities answer the following questions:

- For which federal resources is my state/CoC/tribe/organization/education agency/etc. eligible?
- Which federal resources can be used to pay for items such as capital costs, transportation, supportive services, rental assistance, etc.?

The tool is found online at: [www.usich.gov/tools-for-action/federal-funding-tool-for-addressing-homelessness-in-rural-communities/](http://www.usich.gov/tools-for-action/federal-funding-tool-for-addressing-homelessness-in-rural-communities/).

## HCR Revises Process For Tribal Consultation For Federally-Funded Projects

HUD has mandated new requirements for consulting with Native American tribal officials under the National Historic Preservation Act of 1966. For all federally funded new construction, rehabilitation, public facility, public infrastructure projects, and economic development projects, consultation with the Tribal Historic Preservation Office (THPO) is required for an effect determination.

Effective immediately, any outreach to THPO must be undertaken by the Certifying Officer. Any consultation with THPO that is not undertaken by the Certifying Officer of the Responsible Entity (Village, Town or County) will be rejected by the Office of Community Renewal and returned to the municipality. Consultants, engineers, subrecipients and other parties may not initiate consultation with THPO.

(See related article in Column 3).

## Tenant-Landlord Laws Change

Along with the adoption of new extensions of the Rent Regulations for New York City, the 2019/20 State Budget made significant revisions to landlord-tenant laws affecting the remainder of the state. Sadly, not a lot of attention has been paid to these changes, some of which are retroactive, according to experts.

To help local housing agencies and rental property managers stay up-to-date with the latest changes in the laws, a workshop on the changes will be held at the Coalition's annual conference in Saratoga Springs in early September. The workshop will be led by Heidi Dennis, an attorney with the Rural Law Center of New York, and a Coalition Board Member. The session will be held on Wednesday, September 11th, beginning at 9:00 AM. This workshop is a late addition to the conference agenda.

Register for the conference at <http://events.r20.constantcontact.com/register/event?oeidk=a07eg9n44hxf6ce8a94&llr=87dbbwfab&showPage=true>.

## HUD Introduces TDAT

HUD's Office of Environment and Energy has developed a search tool to connect grantees with Tribal Historic Preservation officials for the purposes of complying with the National Historic Preservation Act of 1966. The tool allows users to search by project address or the name of the tribe with jurisdiction.

The online tool is available at: [https://egis.hud.gov/tdat/?fbclid=IwAR0cleUs6psu0MYAaiaC0IrLHPYNf-ft\\_Ggaonlp9\\_kuLrAdIzE9zn-JnbKA](https://egis.hud.gov/tdat/?fbclid=IwAR0cleUs6psu0MYAaiaC0IrLHPYNf-ft_Ggaonlp9_kuLrAdIzE9zn-JnbKA).

## Career Opportunities

### SRO Case Manager

Neighbors of Watertown, Inc. provides a variety of quality affordable housing opportunities to the residents of the City of Watertown. These opportunities range from rental units to homeownership programs and owner occupied housing rehabilitation.

We are seeking a full-time SRO Case Manager to work with individuals renting from us who have special needs and require assistance, education, and one-on-one support in gaining independence and building self-sufficiency skills.

Responsibilities include:  
One-on-one counseling on:

- Independent living skills
- Financial literacy skills
- Individual and family goal set-

### Community Developer- Federal Programs

NYS HCR has an opening for a Community Developer in the Albany office. This position will support OCR's federal programs including the Community Development Block Grant (CDBG) program or the HOME program. Community Developers in OCR oversee a portfolio of grant projects by providing technical support to applicants and awardees, processing payment requests and monitoring project progress and compliance. The estimated starting salary is \$57,880.

- Bachelor's degree in humanities or business field plus two (2) years of work experience in grants or project management position. Comparable, relevant work experience will be considered;
- Experience and/or interest in Housing, Community and Economic Development;

ting

- Stress management
- Anger management
- Employment motivation
- Providing referrals to other community agencies as needed
- Other duties as assigned

Qualifications: Must have an Associate's Degree in Human Services and/or 3 years equivalent work experience in the field; be energetic; working knowledge of Microsoft Word, Publisher and Excel; self-starter with the ability to juggle priorities; have reliable transportation. This is an emergency call position, as required.

Apply to Neighbors of Watertown, 112 Franklin Street, Watertown, NY 13601. EOE

- Demonstrated experience performing administrative duties with speed and accuracy without immediate and constant supervision;
- Ability to communicate effectively both orally and in writing with attention to detail and professionalism in all communications;

To apply, please send resume and cover letter to: [HTFCJobs@nysher.org](mailto:HTFCJobs@nysher.org). Please include the name of the position that you are applying for in the subject line.

EOE

### Community Housing Trust Project Manager

Ithaca Neighborhood Housing Services is looking for a Project Manager for the Community Housing Trust. The position involves Program Development, Project Development, federal and state grant applications, Project Design and Engineering, Construction Closing, Construction Management, and Permanent Closing. Bachelor's degree in Business Administration, Real Estate, Architecture, Engineering or Urban Planning and 3 years experience in housing and real estate development. Proficiency in Windows-based software. Knowledge of federal and state entitlement process and affordable housing funding programs preferred. Valid drivers license required. County-wide travel. See more details at [www.ithacanhs.org/about/employment-opportunities/?fbclid=IwAR0rA8K6DSXWFTHyUpONI6\\_lK4zGkC5bC1rEUkm-Kueluw\\_uxgVW84GJICZw](http://www.ithacanhs.org/about/employment-opportunities/?fbclid=IwAR0rA8K6DSXWFTHyUpONI6_lK4zGkC5bC1rEUkm-Kueluw_uxgVW84GJICZw).

To apply, email a cover letter and resume to Johanna Anderson, Executive Director, at [janderson@ithacanhs.org](mailto:janderson@ithacanhs.org).

In the cover letter, please specifically address relevant experience and reasons for your interest in this particular position. For more information about INHS, visit [www.IthacaNHS.org](http://www.IthacaNHS.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.

## Housing Counselor Training

Developing Effective Program Manager Skills will be held from August 12-16th at the Hampton Inn & Suites Albany Downtown, 25 Chapel St in Albany,

Managing your housing counseling program can be a challenge especially in times of reduced grant income. To help you succeed, HUD is sponsoring this class, which covers these important areas of program management:

- HUD requirements
- Drafting a counseling plan that meets HUD requirements
- Financial management including compliance with the OMB Uniform Guidance
- Drafting an effective quality control plan and how to monitor
- Help you to clarify how you protect your client's personally identifiable information
- Building sustainability to your counseling program
- Keys to marketing your counseling program. Instructors will share easy-to-use checklists to help make your program easier to run!

Please contact Teresa Bardwell at (720) 234-9565 or email [tbardwell@rcac.org](mailto:tbardwell@rcac.org) for more information. To register email [registration@rcac.org](mailto:registration@rcac.org) or call the Training Dept. at (916)447-9832 x 1429. NOTE: This course is not eligible for NCHCE certification. Training fees for RCAC trainings are \$50 per day. Scholarships may be available, please enquire at the above number or visit <https://www.rcac.org/housing/housing-counseling/housing-counseling-training/>.

## AG Funds Effort To Preserve Affordable Rentals

Using the proceeds of a bank settlement, Attorney General Letitia James is working with Enterprise Community Partners to provide technical assistance and financial resources to preserve existing affordable rental apartments across the state, including making needed physical repairs, as well as capturing privately-owned affordable units that are at risk of being sold and taken to market rents. The NYS Preservation Opportunity Program makes available \$12 million to maintain the affordable housing stock.

The affordable units targeted by this program include those financed by federal and state sources, and financing options will be tailored to the unique needs of the rental projects. 20 awards of this funding are expected across the state, and Enterprise is looking for collaborative proposals representing multiple property owners in a region. As an example, proposals from a partnership of RPCs and NPCs in the same county will be encouraged. Enterprise anticipates issuing an RFP for this program in the fall.

A presentation on this new initiative is planned for the 2019 Affordable Housing and Community Development Conference in Saratoga Springs on the afternoon of September 10th. Register for the conference at <http://events.r20.constantcontact.com/register/event?oeidk=a07eg9n44hxf6ce8a94&llr=87dbbwfab&showPage=true>. Enterprise staff have been working since May to pull this program together, including mapping the statewide portfolio of affordable rental housing.

## Healthy Homes

The City of Rochester has a long history of adopting and implementing proactive code enforcement programs. Two programs that have had the greatest impact on the health and safety of residents are the Renewable Certificate of Occupancy (C of O) Program and the Lead-Based Paint Poisoning Prevention Ordinance. These programs, when combined with the efforts of the City's community partners, have reduced the number of children with elevated blood levels by 99% since 1994 and by 85% since the adoption of the lead ordinance in 2005. This has made a measurable difference in the lives of Rochester's children.

Rochester recently received an award from HUD for this program. The 2019 Healthy Homes Award was announced on July 11th.

## USDA Revised Loan Limits Issued

USDA issued revised single family housing direct loan limits on August 5th. For most rural counties in New York, the loan limits are now \$251,862. The list of loan limits can be found at [www.rd.usda.gov/files/RD-SFHAreaLoanLimitMap.pdf](http://www.rd.usda.gov/files/RD-SFHAreaLoanLimitMap.pdf).

## 514/516 Loans & Grants NOSA

Pre-applications for Rural Housing Service Farm Labor Housing funding are due on August 30th. Rental and operating assistance will be available in this funding round. See the Federal Register notice at [www.govinfo.gov/content/pkg/FR-2019-07-08/pdf/2019-14390.pdf](http://www.govinfo.gov/content/pkg/FR-2019-07-08/pdf/2019-14390.pdf). Both hard copy and electronic applications will be accepted in response to this NOSA.

## Mayfield To Keynote 2019 Conference

The Rural Housing Coalition is pleased to announce that the featured keynote speaker at the 2019 Affordable Housing and Community Development Conference will be Richard Mayfield, Director of the New York State Office of USDA in Syracuse.

USDA Rural Development provides loans and grants to help expand economic opportunities and create jobs in rural areas. This assistance supports infrastructure improvements; business development; housing; community services such as schools, public safety and health care; and high-speed internet access in rural areas. More information on Rural Development programs and services is available on the State

Office's website at [www.rd.usda.gov/NY](http://www.rd.usda.gov/NY).

As State Director, Richard Mayfield uses his leadership experience to oversee Rural Development programs in a customer-focused manner to restore prosperity in rural New York. USDA programs provide financing for an array of community development activities, including financing and guarantees for home purchases, home repair grants, business development and expansion loans, and the installation of water, sewer, and communications infrastructure. Rural Development financing is a critical component for rural communities that have experienced the loss of access to investment capital over the years.

Mayfield has extensive experience in government and economic development. In 2013, he was appointed as Orange County's Community Development Director. He previously served as the county's Director of Operations. Mayfield joined the county in 2007 as the Press Secretary and Assistant to the County Executive for then County Executive Ed Diana.

A lifelong Orange County resident, Mayfield served as district director for Rep. Ben Gilman for 12 years, and as director of the Office of Inter-Governmental Relations with the New York State Assembly, before joining county government. Mr. Mayfield will present at the luncheon on September 10th.

### Looking For Conference Lodging?

Make your room reservation for the 2019 Affordable Housing and Community Development Conference in Saratoga Springs online at <https://book.passkey.com/gt/217444891?gtid=e0d99111abbd166b37564f2eb8c0eeb1>. (please note- when entering the URL, make sure that you have not copied and pasted the period at the end of the URL)

This site automatically takes you to our special, discounted room block. Don't get shut out, make your reservation today!

Check out our website for the latest additions to the Conference Agenda. We have some exciting new workshops to share with you!  
[www.ruralhousing.org](http://www.ruralhousing.org)

### Notice

The Annual Meeting of the New York State Rural Housing Coalition will be held on Tuesday, September 10, 2019 at The Saratoga Hilton, 534 Broadway, Saratoga Springs, New York. The Annual Meeting will take place as part of the luncheon for the 2019 Affordable housing and Community Development Conference, and begin between 12:30 and 1:00 PM on that date. The meeting is open to the public.

The agenda for the annual meeting includes elections to the Board of Directors. The Nominating Committee will present a slate for consideration by the membership. Nominations will also be accepted from the floor. Member organizations may cast one vote per organization during the election.

In addition, the Nominating Committee for the 2020 year will be elected by the membership, pursuant to the Coalition by-laws.

### Join the conversation!

Staff of Rural Preservation Companies are invited to join with their peers on the **NYS Rural Housing Coalition's Peer-to-Peer RPC Forum** on Facebook to discuss issues related to administering housing programs and share ideas on new strategies for addressing housing needs in our communities. Join the conversation today!

## Housing Counseling Training Strategy Announced

HUD announced on August 6, 2019 that it is making \$2.5 million in grants available under HUD's Housing Counseling Program Training Grant (TNOFA). The Fiscal Year 2019 TNOFA grants support education and training of housing counselors, including training on how to provide counseling for seniors with Home Equity Conversion Mortgages in default and training on HUD's Housing Counselor Certification Exam. The TNOFA

provides funds to nonprofit training grantees; and the training grantees then offer classes and scholarships to housing counselors from HUD-Approved Housing Counseling Agencies. This NOFA suggests that HUD will be rolling out a new series of training opportunities for local housing agencies to secure the staff development services they need to continue to serve the home purchase and foreclosure prevention needs in the community.

## Do The Poor Pay More For Housing?

The American Journal Of Sociology asks the question: [www.journals.uchicago.edu/doi/abs/10.1086/701697?utm\\_source=LIIF+E-Newsletter&utm\\_campaign=ccf55cc155-EMAIL\\_CAMPAIGN\\_2018\\_02\\_07\\_COPY\\_01&utm\\_medium=email&utm\\_term=0\\_2f9987be46-ccf55cc155-106940617-&mc\\_cid=ccf55cc155&mc\\_eid=c3e7felc7a&](http://www.journals.uchicago.edu/doi/abs/10.1086/701697?utm_source=LIIF+E-Newsletter&utm_campaign=ccf55cc155-EMAIL_CAMPAIGN_2018_02_07_COPY_01&utm_medium=email&utm_term=0_2f9987be46-ccf55cc155-106940617-&mc_cid=ccf55cc155&mc_eid=c3e7felc7a&)

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



79 North Pearl Street  
Albany, New York 12207