



## NOFA Issued for RESTORE And Access

The Office of Community Renewal released a NOFA for funding for the Access to Home and RESTORE programs on August 28th. Applications are due on October 11th.

The NYS Access to Home program provides financial assistance to make residential units accessible for low- and moderate-income persons with disabilities. Assistance with the cost of adapting homes will enable individuals to safely and comfortably continue to, or return to, live in their residences instead of residing in an institutional setting. Proposals should request between \$75,000 and \$150,000. The maximum investment per home is \$25,000, with a 7.5% admin al-

lowance.

The Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) program provides financial resources to assist senior citizen homeowners with the cost of addressing emergencies and code violations that pose an immediate threat to their health and safety or affect the livability of their home. Assistance for the cost of these critical repairs will enable seniors to continue to live independently in their homes. As with Access applications, requests should be between \$75,000 and \$150,000. The RESTORE per-unit cap is \$10,000. A 7.5% admin allowance applies to RESTORE, as well.

In this round, the state is making available \$1 million for Access to Home, and \$2.1 million for RESTORE. The NOFA materials are found at: <https://hcr.ny.gov/system/files/documents/2019/08/2019%20OCR%20State%20Housing%20Resources%20NOFA.pdf>.

OCR Program Staff will conduct an application training webinar on Friday, September 13, 2019. Register for the training webinar at: <https://meetny.webex.com/meetny/onstage/g.php?MTID=e18e0e18822f1caa433358c9b649527c0>.

Please contact the Office of Community Renewal at [OCRinfo@ny-shcr.org](mailto:OCRinfo@ny-shcr.org) with any questions.

## Get Housing On Debate Agenda!

During the second round of Democratic presidential debates, several candidates talked about affordable housing solutions for the first time ever in a presidential debate. Eleven of the presidential candidates have released major plans or other proposals to address the housing crisis, with most of the plans centering on the needs of the lowest-income renters and people experiencing homelessness, and more are coming soon. A full fifteen months before election day, housing policy is part of the presidential campaigns like never before.

The National Low Income Housing Coalition has developed a sign-on letter urging ABC, Univision, and the moderators of the next debate to ask the candidates about the most important issue impacting our economic well-being, health, educational success, and so much more – affordable homes! We need to hear all presidential candidates share what they will do to make homes affordable to the tens of millions who are struggling to keep roofs over their heads, or who have no homes at all. Sign the letter to debate moderators today at [https://nlihc.secure.force.com/actions/CapturePetitionNew?actionId=AR00900&mc\\_cid=850f7f6f1d&mc\\_eid=2b55fda10c](https://nlihc.secure.force.com/actions/CapturePetitionNew?actionId=AR00900&mc_cid=850f7f6f1d&mc_eid=2b55fda10c).

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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...

### Resident Services Coordinator Conference

The National Alliance of Resident Services in Affordable and Assisted Housing will hold the 2019 training conference in New Orleans on September 24-27th. Visit [www.narsaah.org/product/2016-registration?utm\\_source=NLIHC+All+Subscribers&utm\\_campaign=bd2e25e76d-memo\\_082619&utm\\_medium=email&utm\\_term=0\\_e090383b5e-bd2e25e76d-291751973-&ct=t\(memo\\_082619\)](http://www.narsaah.org/product/2016-registration?utm_source=NLIHC+All+Subscribers&utm_campaign=bd2e25e76d-memo_082619&utm_medium=email&utm_term=0_e090383b5e-bd2e25e76d-291751973-&ct=t(memo_082619)) for more information.

### Counseling in the Digital Age: Moving Away from Paper Files

HUD is sponsoring a webinar for housing counselors on September 17th, from 2:00-3:00 PM. Register at: <https://register.gotowebinar.com/register/4084531065805048065>.

### Management Fee Increased

USDA Rural Development has increased the management fee for rental projects in New York. The fee is now \$63 per unit per month for occupied apartments.

### Board Development Training

NeighborWorks America is accepting applications from board members of nonprofits for the 2020 Excellence In Governance Program. Visit [www.neighborworks.org/Training-Services/Nonprofit-Leadership/Board-Leadership/Overview](http://www.neighborworks.org/Training-Services/Nonprofit-Leadership/Board-Leadership/Overview) for information and to nominate members of your Board of Directors.

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.

## Delhi Seeks Consultant Proposals

The Village and Town of Delhi in Delaware County has issued an RFP for consultant services to conduct a housing needs assessment and market analysis for various types of housing options within the community. Responses to the RFP are due on September 27th. A contract start date of October 21st is anticipated.

The total project budget for these services is \$40,000. For more information, contact Glenn Nealis at (607) 832-5123. Interested firms should contact Glenn Nealis at [glenn.nealis@co.delaware.ny.us](mailto:glenn.nealis@co.delaware.ny.us) for a copy of the RFP.

## Flooding Assistance To Be Available Soon

The State of New York will be launching the 2019 Homeowner Assistance Program for homes damaged by Lake Ontario and St. Lawrence River flooding. \$20 million is expected to be available in this year's funding. Homeowners interested in receiving this assistance can begin the application process online by visiting: [www.surveygizmo.com/s3/5171337/Lake-Ontario-St-Lawrence-River-2019-Homeowner-Assistance](http://www.surveygizmo.com/s3/5171337/Lake-Ontario-St-Lawrence-River-2019-Homeowner-Assistance).

## Notice of Annual Meeting

The annual meeting of the New York State Rural Housing Coalition will be held on Tuesday, September 10, 2019 in the Saratoga Ballroom of the Saratoga Hilton Hotel, 534 Broadway, Saratoga Springs, NY. The Annual Meeting will begin at approximately 12:30 PM. The meeting agenda includes elections to the Board of Directors.

## NYSERDA To Hold Multifamily Summit

NYSERDA will hold a Multifamily Summit on October 21-23, 2019 designed to keep you at the forefront of the multifamily new construction industry. During the two-day summit you will learn skills, gain expertise, and make connections that will help build your business and brand, including:

- Acquire deeper understanding of changes to the energy codes and policies impacting new construction.
- Learn more about 2019 updates to NYSERDA's New Construction Programs and related initiatives; as well as those coming in 2020.
- Hear about new and innovative solutions for moisture and humidity control, as well as for domestic hot water generation.
- Network with other new construction stakeholders.
- Expand knowledge on integrating renewable technologies in multifamily building upgrades.

The summit will be held at the Doubletree Hotel in Tarrytown. September 27th is the deadline for hotel reservations. For more information, visit [www.nyserda.ny.gov/ny/2019-multifamily-summit](http://www.nyserda.ny.gov/ny/2019-multifamily-summit).

## Webinar Addresses PTSD From Dealing With Disasters

A free archived webinar on **Coping With Disasters PTSD** is designed to assist housing counselors who may be overwhelmed by disaster conditions affecting their community. Self care is important.

To access the webinar, visit <https://register.gotowebinar.com/register/6048331395783908609>.

## OTDA Training: Housing and Support Services Sharing and Coordination

Two regional trainings are slated for Regional Providers by OTDA on September 25th in Liverpool, and on October 16th in White Plains. The full day trainings will include presentations by the US Interagency Council on Homelessness; updates on the Balance of State Continuum of Care; and anticipated requests for proposals and shelter regulations. The afternoon breakout sessions will be repeated so that attendees can participate in as many workshops as possible.

Register at <https://events.trainingspace.ny.gov/housing/>. The password to the registration site is: housing.

## Mortgage Workouts In Disasters

The Diversified Resource Network will hold a webinar on Wednesday, September 18th, from 2:00 - 4:00 PM on mortgage workouts for homeowners caught in disasters.

Disasters are becoming increasingly prevalent around the country. The effects include damage to or loss of homes. In addition, borrowers' places of employment may be affected by disasters, which is an added financial burden to victims.

Membership in DRN is free. Webinars are fee-based. The fee for this webinar is \$50.00. This site also contains educational videos from the Consumer Financial Protection Bureau for those interested in leading **Your Money, Your Goals** workshops. Learn more at <https://diversifiedresourcenetwork.org/>.

## USDA Issues Final Rule On Single Family Guaranteed Origination

On June 20, 2018, the Single-Family Housing Guaranteed Loan Program (SFHGLP) published a proposed rule with changes to the Single-Close Construction program. After considering public comments on the proposed rule, a final rule was published in the Federal Register on July 22, 2019, that will adopt the proposed changes. The effective date has been extended until October 1, 2019.

The final rule includes the following changes:

- The Single-Close Construction pilot program which has been in effect in 27 states will now be permanent on a nationwide basis. The final rule allows lenders who use warehouse line of credit to charge a temporarily higher interest rate during construction to recoup financing costs. It also provides lenders the option to establish a reserve account for principal, interest, taxes and insurance (PITI) payments during the construction period. In addition, it expands the single-close process to include rehabilitation loans with the purchase of an existing dwelling. The revisions to the new rule will be published under 7 CFR 3555 §3555.104, §3555.105, and §3555.202.
- The final rule eliminates the maximum interest rate cap for all SFHGLP loans effective October 1, 2019.
- Form RD 3555-21, with revision date of October 2019, eliminates the fields for the interest rate, lock and floating dates. An advance copy of the form has been posted to the USDA LINC Training and Resource Library under Loan Origination

– Document and Resources. USDA will discontinue use of the Form RD 3555-21 (revision date October 2018) 30 days after the effective date.

- The SFHGLP will publish a revised HB-1-3555, Chapter 6 “Loan Purposes” and Chapter 12 “Property and Appraisal Requirements”. The proposed changes will coincide with revisions to the regulation that will include guidance for the single-close construction feature for repair and rehabilitation with the purchase of an existing dwelling. A recorded webinar provides an overview of the specific revision highlights for the new feature. Chapter 5, “Origination and Underwriting Overview”, and Chapter 7, “Loan Terms and Conditions” have also been revised to remove language regarding the maximum interest and interest rate lock dates.
- A Sample Worksheet for Calculating Maximum Loan Amount for the rehabilitation and repair single-close construction loans will be available as an optional resource tool. The form will be posted to USDA LINC Training and Resource Library under “Documentation and Resources”.

Questions regarding this announcement may be directed to the National Office Division at (202) 720-1452.



## HUD Proposes Changes To Disparate Impact Rule

HUD recently published proposed revisions to its interpretation of the Fair Housing Act’s disparate impact rule. Originally adopted in 2013 under the Obama administration, disparate impact established liability under the Fair Housing Act for discriminatory practices based on disparate impact even if there is no discriminatory intent. The new rule would shift the burden of proof in Fair Housing cases from the defendant, who currently must show that there was no other way to avoid disparate impact on protected classes, to the plaintiff by way of a new, five-step “burden-shifting process.” This will dramatically reshape the way the government enforces fair housing law, making it harder for people to bring forward discrimination complaints under the Fair Housing Act. Comments on the proposal are due on or before October 18, 2019.

See more at <https://www.federalregister.gov/documents/2019/08/19/2019-17542/huds-implementation-of-the-fair-housing-acts-disparate-impact-standard>.

## ROSS Grants Available

HUD’s Resident Opportunity and Self-Sufficiency Program funds service coordinators who help residents of public and Indian housing move towards economic independence. The ROSS Program RFP was published on August 14th. Applications are due October 15th. View the grant opportunity on the [Grants.gov](https://www.grants.gov) website by searching for Opportunity FR-6300-N-05.

## Career Opportunities

### Finance Assistant

An Albany-based Finance Assistant is needed at NYS HCR to aid the various program units in the administration of various activities. Reporting primarily to the Finance Manager, the Finance Assistant will assist the Financial Operations, Accounting Operations, Programmatic Payment, and Mortgage Servicing units with daily operations and tracking activities. This person will assist with HTFC accounts payable and receivable; both front end and back end processing of programmatic payments; tracking and processing of mortgage servicing invoices and payments; and data entry into various systems managed by the Corporation. The starting salary for the Finance Assistant is \$48,857.

Minimum qualifications and desired skills include: Advanced Excel and Word: Accounts Payable/Receivable experience; familiarity with SharePoint systems; and the ability to multi-task in a fast-paced environment. To apply, please send resume and cover letter to: [HTFCJobs@nysocr.org](mailto:HTFCJobs@nysocr.org). Please include the name of the position that you are applying for in the subject line. EOE

### Executive Director

Southern Hills Preservation Corporation (SHPC) is seeking an experienced executive director who is knowledgeable about affordable housing, has nonprofit experience, and is capable of guiding the agency's future growth. The Executive Director provides strong management, vision, and leadership; works closely with the Board of Directors to guide the agency and achieve goals; develops long-term strategies and manages multiple projects in a dynamic environment; maintains positive relationships with local, state, and federal stakeholders; develops and monitors the annual agency budget; supervises staff; and identifies potential funding sources and secures funds.

Experience in affordable housing or a related field is required. Non-profit leadership and management experience highly desired. Bachelor's degree required; advanced degree preferred. Full-time exempt position with competitive benefits. Send email letter, resume, salary requirements, and contact information for three professional references to [info@southernhillspc.org](mailto:info@southernhillspc.org).

EOE

### Special Assistant, NYSHCR

OCR is seeking a team member to fill a unique new role as a Special Assistant that provides support for OCR programs and office operations. The Special Assistant will be responsible for data management, preparation of reports and advanced administrative tasks. Under the general direction of the President or OCR senior staff members, the Special Assistant will:

- Manage data by monitoring accuracy and timeliness of updates in databases.
- Prepare reports as needed and prepare templates for common reporting needs.
- Review and prepare data from multiple sources to prepare consolidated reports and spreadsheets.
- Prepare and edit fillable forms.
- Serve as a liaison with agency IT resources for online applications and other technology needs.

The ideal candidate for this position will be a highly organized problem solver and excellent writer. The candidate will have an affinity toward technology, ease in learning new software and natural attention to detail. Bachelor's degree in humanities or business field plus two (2) years of work experience in housing, grants or project management position. Candidates with significant work experience and the required data management skills will be considered. Applicants must include a cover letter and resume for review. Resumes not accompanied by a cover letter will be deemed incomplete and will not be considered. To apply, please send resume and cover letter: [HTFCJobs@nysocr.org](mailto:HTFCJobs@nysocr.org). Please include the name of the position that you are applying for in the subject line. 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.

## Westchester County Seeks Lead Contractors

The County of Westchester Department of Planning is soliciting proposals from qualified environmental firms to perform Lead Paint Inspections and Risk Assessment Services in privately owned single and multi-family properties in Westchester. Contractors selected for this project will work on a FY 2018 Lead Hazard Control Demonstration Grant from HUD. The scope of work involves provision of Lead Paint inspections and Risk Assessments.

The proposal due date is September 20, 2019 at 4:00 PM. For more information, visit <https://rfp.westchestergov.com/rfp/#/rfps> and click on the link for the RFP.

## Guidebook For Upper Story Redevelopment Published

The Genesee/Finger Lakes Regional Planning Council and The Preservation League of New York State jointly published **Upper Floor Reuse: A Guidebook for Revitalizing Downtown Buildings** several years ago. The guide is designed to assist in planning for the re-use of vacant upper stories in commercial districts targeted for Main Street revitalization efforts. While the case studies contained in the guide are focused on projects in the Finger Lakes, many of the concepts demonstrated are replicable in villages and hamlets across rural New York.

Case studies showcase ideas for upper floor re-use, including financing tools including the use of historic preservation tax credits. The case studies also show the range of upper story uses that work in downtown revitalization programs, including residential apartments, com-

## NeighborWorks Compass To Replace CounselorMax

On August 8th, NeighborWorks America announced that NeighborWorks Compass, a new Client Management System (CMS), will be available in Spring of 2020. NeighborWorks America also announced that they had entered into a letter of intent to acquire the programming code and transition the customers of Launchpad from Housing Partnership Network (HPN). NeighborWorks Compass will replace CounselorMax and transition all Launchpad CMS users to its platform beginning in the Spring of 2020. NeighborWorks Compass will be available to all housing counseling agencies. Visit [www.neighborworks.org/Training-Services/NCHEC-Resources/](http://www.neighborworks.org/Training-Services/NCHEC-Resources/)

*NeighborWorks-Compass* for more information.

CounselorMax was created by a collaborative of 100 of the nation's leading affordable housing and community development nonprofits, known as HPN, or the Housing Partnership Network. Available to the entire housing counseling and community development industry, NeighborWorks Compass offers cost and time-saving benefits to all, including a customer self-service portal accessible virtually from anywhere from most mobile and computing devices. Dashboards allow both counselors and customers to track their progress, upload documents, control their schedules and connect with each other.

## Septic System Replacement Funding

The Environmental Facilities Corporation administers funding for the Septic System Replacement Fund. This fund reimburses property owners for up to 50% of eligible costs to a maximum of \$10,000 of their eligible septic system projects.

The program targets areas of geographic priority, and participating counties are involved in the grant determination process. Priority geographic areas are found in Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chenango, Clinton, Dutchess, Essex, Genesee, Jefferson, Livingston, Monroe, Onondaga, Ontario, Oswego, Otsego, Putnam, Saratoga, St. Lawrence, Schoharie, Schuyler, Seneca, Steuben, Tompkins, Wayne, Wyoming, and Yates Counties. Parts of Nassau and Suffolk Counties may also be eligible. Learn more at [www.efc.ny.gov/SepticReplacement](http://www.efc.ny.gov/SepticReplacement).

mercial and office uses, as well as lodging. In some cases, the rehabilitation brings the property back to its original use, while in other cases the new use could not have been conceived by the builders of the original structure. Many of the projects profiled are inspirational in this regard.

In addition to case studies of successful upper floor redevelopment, the guide also covers revitalization theory, with discussions of community visioning, promotion, enhancement of walkability, addressing local zoning and planning challenges, building code compliance, and other non-construction activities that are critical to the process.

The guidebook can be downloaded from the GFLRPC website at: [www.gflrpc.org/uploads/5/0/4/0/50406319/upper-floorsguidebook.pdf](http://www.gflrpc.org/uploads/5/0/4/0/50406319/upper-floorsguidebook.pdf).

## HUD Seek Inspection Volunteers

HUD is seeking public housing agencies and owners of private HUD-assisted multifamily properties to volunteer for its Real Estate Inspection Center (REAC) pilot project. According to a Federal Register notice on August 21st, HUD plans to inspect 4,500 properties willing to voluntarily adopt HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE) model. According to an October 29, 2018 email, HUD intends to change the 20-year-old REAC physical inspection system to better reflect the physical condition of privately owned, HUD-subsidized housing.

The NSPIRE model has three major components:

- Three types of inspections: 1) self-inspections by PHAs and owners and agents of private, HUD-assisted multifamily housing, 2) inspections conducted

by contractors and/or federal inspectors, and 3) inspections conducted solely by federal inspectors. HUD has created a new acronym combining PHAs and owners/agents – POAs. HUD will inspect participating properties at least once during the demonstration using the NSPIRE standards.

- Three categories of physical deficiencies: 1) health and safety, 2) function and operability, and 3) condition and appearance. HUD states that ideally each category could result in emergency work orders, routine work orders, and other maintenance.
- Three inspectable areas: 1) inside (common areas and building systems), 2) outside (building site and building envelope), and 3) units (the interior of an

individual home).

HUD indicates that Region III will receive preference as part of an initial group of volunteer POAs. Unlike information provided at earlier HUD listening sessions, NSPIRE will add properties from other regions on a rolling basis. POAs must meet the NSPIRE standard of 100% unit inspections annually. POAs will not be subject to both NSPIRE and UPCS inspection. NSPIRE will not apply to units assisted with Housing Choice Vouchers or Project-Based Vouchers. Once NSPIRE standards have been validated through the demonstration, however, they will be tested with HCV properties under the existing UPCS-V demonstration.

The Federal Register notice regarding the NSPIRE demonstration is at: <https://bit.ly/2ZkuCmK>.

## Undesign The Redline Opens In Boston

If you are visiting Boston this fall, take in a newly-opened exhibit on the impacts of redlining on residents of Boston's neighborhoods beginning in the 1930s, creating segregation and leading to disinvestment.

The exhibit was put together by Designing the WE, with assistance from Enterprise Community Partners and Boston Architectural College students. The exhibit is supported by the Boston Foundation and the Barr Foundation.

The exhibit runs from August 18th through December 31st at the Jamaica Plain Neighborhood Development Corporation, 284 Amory Street, First Floor, Boston, MA 02130. The exhibit is next door to the Samuel Adams brewery for those planning the brewery tour.

## Land Re-use Training Webinar Scheduled

The Center for Creative Land Recycling will host **Brownfields, Greyfields, and Dead Malls, Oh My!** on October 16th, beginning at 2:00 PM.

As e-commerce has begun to challenge the role of brick-and-mortar retail, many suburban shopping malls have failed to evolve to meet the needs of the current generation. Once dead, these sites are challenging to reactivate. This webinar will explore how low-cost in-

tervention and activation techniques can change the course of a failing mall, how communities in France, Germany and Israel have allowed similar landscapes to evolve, and what US communities might be able to learn from these case studies that can positively impact the future and evolution of our own suburban shopping malls.

To register for this webinar, visit: <https://www.cclr.org/civicism/event/info%3Fid%3D302%26reset%3D1>.

### 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!

## Mixed-Use Real Estate Finance

Understanding how to finance mixed-use development as a way to catalyze Main Street, energizing it with shopping, dining, culture and entertainment, is critical for communities. Older districts have special opportunities for adaptive reuse—with buildings that are ideally suited to multiple uses (retail/office, residential/retail, etc.) in one structure. NDC's Mixed Use Real Estate Finance course explores debt, equity and public/private financing tools available for Main Street redevelopment.

Mixed use projects can be highly complex financial deals. This training will cover topics as wide-rang-

ing as operating pro-formas, tax increment financing, ground leases, and putting together the right mix of commercial or community facilities in the project to complement residential uses.

The next session of this training will be held on October 2nd-4th in Minneapolis. Tuition is \$825. Register at: [https://nationaldevelopmentcouncil.asapconnected.com/CourseDetail.aspx?CourseId=90562&utm\\_source=NDC&utm\\_campaign=f37091102d-PD112\\_2019&utm\\_medium=email&utm\\_term=0\\_fb19f7728a-f37091102d-219716965](https://nationaldevelopmentcouncil.asapconnected.com/CourseDetail.aspx?CourseId=90562&utm_source=NDC&utm_campaign=f37091102d-PD112_2019&utm_medium=email&utm_term=0_fb19f7728a-f37091102d-219716965).

## CoC Applications

### Due 9/30

HUD released the FY 2019 Continuum of Care Program NOFA for homeless services on July 3rd. Applications for the \$2.3 billion in funding are due on September 30th. The CoC Program is designed to promote a community-wide commitment to the goal of ending homelessness; to provide funding for efforts by nonprofit providers, States, and local governments to quickly re-house homeless individuals, families, persons fleeing domestic violence, and youth.

To view the NOFA, visit: [www.hudexchange.info/resource/5842/fy-2019-coc-program-nofa/](http://www.hudexchange.info/resource/5842/fy-2019-coc-program-nofa/).

Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)  
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*Allegitimi Non Carborundum*