



New York State Rural Housing Coalition, Inc.

October, 2019

## Administration Testifies On GSE Reform

On September 10th, Treasury Secretary Stephen Mnuchin, HUD Secretary Ben Carson, and Federal Housing Finance Agency Director Mark Calabria testified before the Senate Committee on Banking, Housing, and Urban Affairs on Housing Reform Next Steps. Committee Chair Mike Crapo called housing finance reform the last unfinished business of the financial crisis.

Following the collapse of the mortgage market in 2008, Fannie Mae and Freddie Mac, both major players in the secondary mortgage market, and government chartered corporations, were placed in conservatorship under the control of the Federal Housing Finance Agency. They remain in conservatorship to this day, eleven years later. The availability of a secondary mortgage market is a key ingredient of the banking industry’s ability to make capital readily available for home purchases.

Secretary Mnuchin noted that his department has recommended 50 actions to Congress to reduce the role of the federal government in the GSEs, protect taxpayers against future bailouts, and increase private sector competition in the field.

In his testimony, Secretary Carson noted that his agency submitted a comprehensive reform plan to the

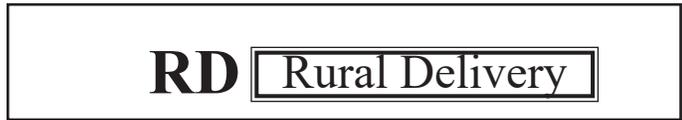
President on September 5th. The reforms he referenced included FHA and GNMA changes to refocus on core mission, targeting programs to borrowers not served by traditional bank underwriting. His testimony called into question the sustainability of mortgages supported by down payment assistance programs and called for increased monitoring of these forms of mortgages. He noted that HUD has recommended that Congress designate FHA, the Department of Veterans Affairs, and the Department of Agriculture – the government-insured mortgage loan programs – as the sole source of low downpayment financing for borrowers not served by the conventional mortgage market. He also recommends Congress reform the loan limit structure in the HECM program to reflect variation in local housing markets and regional economies across the US instead of the current national loan limit set to the level of high-cost markets. He also made the case for allowing FHA to avoid standard procurement rules.

Mr. Calabria, whose agency directly oversees the operations of the GSEs, suggested the need for chartering more GSEs. He discussed the 2019 performance of the GSEs under the Dodd Frank Act Stress Test, which assesses the viability of the financial institutions in the event of

a market downturn. He reported that the GSEs would experience losses of \$43.3 billion if the nation were to experience a downturn comparable to the market plunge in 2008. In June he asked Congress for the authority, similar to other financial regulators, to develop capital standards for the Enterprises and to charter new enterprises.

In their questioning, some Senators focused on the impact of housing finance reform on rural and tribal communities. Under the White House proposal, Fannie Mae and Freddie Mac would no longer be required to uphold a “duty to serve” to rural communities.

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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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Bits and Pieces...

LIFE 2019 Regional Meeting Presentations Available Online

In May and June 2019, LIFE held a series of seven Regional Meetings across New York State. LIFE made stops in the Hudson Valley, the North Country, Western New York, the Southern Tier, the Capital Region, Long Island, and New York City. Sessions at each meeting covered a wide range of Statewide updates and regionally-relevant topics. Speaker presentations from each 2019 LIFE Regional Meeting are now available at www.nyserda.ny.gov/All-Programs/Programs/Low-Income-Forum-on-Energy/LIFE-Events/2019-Regional-Meetings.

New 9% Competitive Process Announced

Governor Cuomo announced a new competitive process for the 9% Low Income Housing Tax Credit Program on September 25th. The RFP for financing will be announced twice each year. Each funding round will have an early and regular submission deadline. Application materials will be revised to follow other HCR programs more closely. HCR will no longer use CD Online for submitting financing applications. For more information, visit: https://hcr.ny.gov/news/hcr-announces-new-competitive-process-9-low-income-housing-tax-credit-program.

Pitching In

On September 20th, 40 homes and vacant lots in Monticello, NY (Sullivan County) were improved as part of the 11th annual SONYMA Spruce Up event. Volunteers from local agencies, as well as state agencies painted and cleaned at sites over a one mile radius. At the ten SONYMA Spruce Up events held since October 2016, 1,119 volunteers have worked giving facelifts to 254 homes, cleaning vacant lots, parks, and playgrounds from Niagara Falls to Islip, Long Island.

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.

## Join the New York State Rural Advocates In Cooperstown

The New York State Rural Advocates invite you to join them for a day long discussion of state and federal housing policy at the annual Policy Retreat at the beautiful Otesaga Resort Hotel in Cooperstown. The meeting will convene at 11:00 AM on Wednesday, October 30th. The discussion will be used by Rural Advocates Board of Directors to develop the 2020 Legislative Agenda.

The Wednesday meeting will include coffee and pastries in the morning and the wonderful Otesaga luncheon buffet. If you can stay for an overnight, you will be treated to a late afternoon reception in one

of the hotel's lovely suites followed by an elegant sit down dinner in the Otesaga's main dining room. Thursday morning, after breakfast, the Board will hold its annual re-organizational meeting and adopt a legislative agenda. Fee for the event is \$110. Overnight stay at the Otesaga is \$243 which includes a great room and three delicious meals. For reservations, please contact the hotel directly (607) 547-9931 between 8:00 AM and 5:00 PM Monday through Friday and mention NYS Rural Advocates. Meeting registration materials are at <http://nysrural-advocates.org/2019-cooperstown-registration/>.

## FHLBNY Awards Announced

The Federal Home Loan Bank of New York announced the grant awards for the Affordable Housing Program on September 25th. Rural New York projects receiving AHP funding in this round are:

Grace Brown House sponsored by Christopher Community, Cortland: \$500,000

Champlain Commons sponsored by Oswego County Opportunities in Scriba: \$500,000

Sheen Housing Rehab sponsored by Bishop Sheen at 30 scattered locations: \$450,000

This funding round, the FHLBNY's 50th, awarded \$45.8 million

to 45 different projects across New York, New Jersey, and neighboring states. No projects were awarded in this round in Puerto Rico or the US Virgin Islands. Connecticut, Maryland and Illinois each received one award, while Pennsylvania won 4- three in Philadelphia and one in Harrisburg.

The \$45.8 million in grants represent a portion of the AHP funds that are drawn from the FHLBNY's earnings. As mandated by Congress, the FHLBNY forgoes 10 percent of its earnings each year to support these neighborhood housing and economic development initiatives.

## Tax Credit RFP To Be Announced On Or About October 4th

While announcing pending changes to the 9% Low Income Housing Tax Credit program on September 25th, Governor Cuomo mentioned that the next RFP for the program will be announced around October 4th. (See separate article on program changes on Page 2). The program will begin having semi-annual application deadlines, to better fit with the construction season. There will be early and regular submission deadlines, as in the past.

## Section 538 Fee Structure Change

### Proposed

A proposed rule change to the USDA 538 program was just published in the Federal Register. This will allow USDA the discretion to change the up-front and annual guaranty fees for the 538 program to enable broader access to it's Guaranteed loan program. Up to this point, Section 538 program regulations have set the up-front guaranty fee at .90 basis points and the annual guaranty fee at .50 basis points.

The proposed rule change does not specify what the fees will be reduced to at this time. It is anticipated the Agency will publish the new reduced fee(s) soon after the public comment period ends November 4th, 2019. This change is viewed as a positive move for the 538 program thus making affordable rural housing projects more feasible. The full notice is found at [www.federalregister.gov/documents/2019/09/03/2019-18773/guaranteed-rural-rental-housing-change-in-initial-guarantee-fee-and-annual-guarantee-fee](http://www.federalregister.gov/documents/2019/09/03/2019-18773/guaranteed-rural-rental-housing-change-in-initial-guarantee-fee-and-annual-guarantee-fee).

## Mortgage Rates Jump

Freddie Mac issued a report on September 19th that home mortgage rates have jumped, with the rate for a 30 year fixed now averaging 3.73%. It was the largest week to week uptick in rates since October of last year. Mortgage application filings are up 15% over last year.

The full article is found at [https://freddiemac.gcs-web.com/news-releases/news-release-details/mortgage-rates-jump-2?\\_ga=2.5660464.285421934.1569344946-2135372839.1569344946](https://freddiemac.gcs-web.com/news-releases/news-release-details/mortgage-rates-jump-2?_ga=2.5660464.285421934.1569344946-2135372839.1569344946).

## Rural Affordable Housing Preservation Bill Proposed

The House of Representatives passed by voice vote on September 10th 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, expand the use of US Department of Agriculture vouchers, and create an advisory committee to help the agency 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 a number of years. Section 515 direct loans are an important source of funding for affordable housing in rural areas but the properties funded by Section 515 often lose their affordability protections once the loans mature or are prepaid. A report published by the Housing Assistance Council (HAC) in September 2018 estimates that 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 the tenants in Section 515-financed properties is only \$13,600,

and the majority of residents are seniors and people with disabilities. Because the USDA Section 521 Rental Assistance subsidy is tied to the Section 515 loan and often provides the only housing option for the lowest-income people in rural areas, preserving this source of affordable housing is crucial.

This bill would help address the 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. As a last resort, the Section 521 Rental Assistance could be decoupled from the Section 515-financed mortgage, allowing the rental subsidy to continue.

The bill provides additional resources for tenants by expanding the use of the Section 542 vouchers, which function similarly to HUD’s Housing Choice Vouchers, to provide continued rental assistance for tenants displaced from Section 515 properties due to prepayment, foreclosure, or mortgage maturation. The proposal also 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.

Learn more about the bill at: <https://tinyurl.com/y66fucwk>

### Executive Operations Office Manager

Work directly with the Executive Director of the New York State Rural Housing Coalition and serve as the assistant to the ED and office operations manager. The successful applicant exercises considerable independent judgment and discretion in performing tasks and completing assignments to provide administrative support to the ED.

Duties of the position include:

-Finance: work with bookkeeper on monthly bills and tracking of funds in QuickBooks; create timely deposits for funds received; ability to work with the NYS Grants Gateway.

-Project management: ability to write and seek grants from local banks and sponsors.

-Communications: consistent high standard of professionalism in both written and verbal communications due to frequent contact with Board and Coalition members; extensive use of email to schedule meetings, obtain information, etc.

Membership and Sponsor appeal drives: ability to mail merge and track members and sponsors.

The Coalition seeks highly motivated, detail-oriented individual with 3+ years of office experience and demonstrated increasing levels of responsibilities and competencies; excellent written, verbal and interpersonal skills; experience with Microsoft Office and Quickbooks; excellent organizational skills including flexibility, creativity, resourcefulness, and the ability to multi-task to meet deadlines.

Salary range: \$45,000 to \$50,000 per year. Apply with cover letter and resume to [Jeff@ruralhousing.org](mailto:Jeff@ruralhousing.org).

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## Career Opportunities

### Rural Housing Advocate

New York State Rural Advocates, Inc. is looking to develop a contractual relationship with someone to lead state and federal affordable housing advocacy work in support of and in cooperation with our fifteen member board of directors.

The Rural Advocate should be located proximate to Albany and have the ability to respond to legislative requests and activities on short notice.

The job: Rural Advocates has an intense interest in state budget issues that impact our work. The Rural Advocate will analyze and report state budget proposals and will coordinate our response and our advocacy efforts.

The Rural Advocate will work with Rural Advocate's members and board to develop a New York State Legislative Agenda including budget requests, proposals for statute amendments and the development of new programming.

Identify and analyze state and federal legislation that impacts the work of not for profit affordable housing organizations in rural areas and to develop and deliver policy responses.

The Advocate will participate in two annual events to include an annual advocacy day in Albany and a fall scoping session.

The Advocate may represent the New York State Rural Advocates on the Board of Directors of the National Rural Housing Coalition.

Compensation package is negotiable. Please send resume and letter of interest to NYS Rural Advocates, PO Box 101, Cambridge, NY 12816

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### Rental Assistance Program Manager

Under general supervision of the Housing Choice Voucher Program Director, the purpose of this role is to serve as the subject matter expert tasked with the oversight and supervision of the following Section 8 housing programs: Project Based Vouchers (PBVs), Tenant Protection Vouchers (TBVs), Enhanced Vouchers (EVs) and other Section 8 programs as assigned. The Rental Assistance Program Manager will coordinate and liaison with developers, property managers, LAs, participants, and HCR staff to facilitate compliance with federal Section 8 requirements throughout the affordable housing development lifecycle. This person will be responsible for educating agency staff and partners regarding regulations in these programs that are issued by the US Department of Housing and Urban Development (HUD). Position may be located in Albany, NYC or Syracuse. Responsibilities may include but not limited to: draft and coordinate a Request for Proposals (RFP) for Section 8 PBVs; develop selection criteria; facilitate all required federal reviews; coordinate the scoring and selection process; conduct Subsidy Layering Reviews (SLR) per federal requirements as necessary; review SLRs performed by agency underwriters to ensure compliance; and submit SLRs to HUD for review.

Preferred Certifications: Section 8 HCV Specialist; RAD PBV Specialist; HCV Rent Calculation certification.

To apply, please send resume and cover letter to: [Jobopportunities@nyshcr.org](mailto:Jobopportunities@nyshcr.org)

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### Homeless Intervention Specialist

Dynamic human services organization seeking full-time Homeless Intervention Specialist. Successful candidate will provide comprehensive case management services for single adults residing in a homeless shelter. Responsibilities include, but are not limited to, intake, assessment, goal planning, skill-building, and transportation to services needed to find and maintain housing. Bachelor's Degree in Human Services or related field preferred; Associate's Degree required. Experience in case management is preferred. Please submit resume by close of business October 4, 2019. Send resume to: Cattaraugus Community Action, Inc., Attn: COO of Planning and Development, 25 Jefferson Street, Salamanca, NY 14779. Or apply online at [www.indeedjobs.com/cattaraugus-community-action-inc/jobs/e0dad066e3945eaa5f4a?fbclid=IwAR2KdQkjjkibwfw0uKGk00ylwoNdec2VwH5H4AyPjZwlQ8H04a\\_XXDcQhjg](http://www.indeedjobs.com/cattaraugus-community-action-inc/jobs/e0dad066e3945eaa5f4a?fbclid=IwAR2KdQkjjkibwfw0uKGk00ylwoNdec2VwH5H4AyPjZwlQ8H04a_XXDcQhjg).

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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.

## RD Issues

### Instructions For Utility Allowance Changes/Admin Costs

On September 16th, Mike Bosak, Multifamily Housing Program Director at Rural Development issued guidance on applying for Utility Allowance amendments in Section 515 projects. The guidance details the sampling of actual utility allowance costs required to adjust the utility allowances. It also sets a \$5 threshold for increases, and a \$1 threshold for decreases in the utility allowance.

Utility allowances for RD projects are adjusted on an annual basis by submitting Form 3560-7 Part IV. The guidance goes into how to sample the units justifying the increase or decrease.

In another guidance letter, Mr. Bosak has encouraged property managers to revisit their project budgets to ensure that the bookkeeping line items do not throw the total administrative budgets over the required 23% threshold when compared to the operating budget. RD will no longer require the submission of an administrative worksheet.

### Women-Owned Businesses Growing Twice As Fast As All Businesses Nationwide

Women-owned businesses continue to fuel the economy and now represent 42% of all businesses — nearly 13 million — employing 9.4 million workers and generating revenue of \$1.9 trillion, according to a new report commissioned by American Express. According to the annual State of Women-Owned Businesses Report, in 2019 US women

## CO Bill Moves Forward

The “Carbon Monoxide Alarms Leading Every Resident To Safety Act (CO ALERTS Act)” (HR 1690) introduced by Representative Jesus “Chuy” Garcia unanimously passed the House on September 10th. Senators Tim Scott and Bob Menendez introduced the original Senate bill (S 2120) on July 18th in response to the deaths of 14 public housing residents from the toxic gas since 2003.

If enacted, the bill will require carbon monoxide alarms in federally assisted homes that have potential carbon monoxide sources, such as gas-fired appliances, fireplaces, forced-air furnaces, and attached garages. The bill directs HUD to provide guidance to public housing agencies on how to educate tenants on health hazards in the home, including carbon monoxide and lead poisoning, and instructs the agency to consult with the Consumer Product Safety Commission to conduct a public study on requiring carbon monoxide alarms in housing not covered by the International Fire Code.

In a press release, Senator Menendez urged Senate Majority Leader Mitch McConnell to bring the bill to the Senate floor for a vote as soon as possible.

of diverse ethnic and geographic backgrounds started an average of 1,817 new businesses per day, down only slightly from the record-setting 2018 number of 1,821.

To read the full article, visit: [www.thewellnews.com/topics/economy/](http://www.thewellnews.com/topics/economy/). Here’s hoping that this trend continues, particularly in construction, and in places like rural New York.

## Mobility Hubs For Affordable Housing

A California nonprofit has launched a pilot program to measure the impacts of transit hubs in affordable housing planning. TransForm is partnering with the Metropolitan Transportation Commission and the Association of Bay Area Governments to launch a groundbreaking new project funded by the California Air Resources Board. The project will provide community mobility hubs that include electric vehicle car sharing, e-bikes, free transit passes, and other transportation benefits to low-income residents based at three affordable housing sites in the Bay Area. Residents will help guide the program design from the outset, including undertaking a thorough needs assessment to tailor the specific mix of mobility options offered at each site.

Project goals include: Increasing mobility for low income residents of the housing projects; reducing private vehicle ownership for residents, thus saving transportation costs; reducing greenhouse emissions through fewer car trips and the use of electric vehicles; improving health through promoting more active lifestyles through greater pedestrian access and reduction of airborne pollution; and right sizing parking and other mobility options for affordable housing developments, thereby reducing development costs, and allowing increased unit density on project sites. Low income populations and communities of color will be engaged at every step of the process to ensure inclusiveness.

Follow this initiative at: [www.transformca.org/landing-page/mobility-hubs-affordable-housing-pilot](http://www.transformca.org/landing-page/mobility-hubs-affordable-housing-pilot).

## Reminder on Sexual Harassment Training

This is a reminder that the deadline to train all of your employees on the new sexual harassment laws is October 9, 2019. This will become an annual training, but every employee you have must be trained on the new laws and your company policy by October 9, 2019. If there are any questions, please contact Jeff Keller at [jeff@ruralhousing.org](mailto:jeff@ruralhousing.org) or (518)458-8696 x112.

## Preservation + Contractors Sought

NYSHCR currently has a procurement opportunity seeking experienced weatherization provider agencies to enter into 5 year contracts to deliver the Preservation + Initiative.

The P+ Initiative will target certain types of housing portfolios that are considered a priority for HTFC. In 2019, HTFC allocated up to \$7 million for P+, specifically targeting properties in its Section 8 Performance Based Contract Administration portfolio. Other housing portfolios to be served in the future may include, but are not limited to, HCR-financed existing properties, privately-owned buildings without affordable financing, properties receiving Federal Section 8 Housing Choice Vouchers, and those receiving state rental assistance from the Rural Rental Assistance Program ("RRAP").

To review the RFP, visit [www.hcr.ny.gov/NOFA-weatherization-preservation-plus-p](http://www.hcr.ny.gov/NOFA-weatherization-preservation-plus-p). For more information on the Preservation Plus Initiative, visit: [www.hcr.ny.gov/news/hcr-commissioner-visnauskas-announces-7-million-expansion-state-weatherization-program](http://www.hcr.ny.gov/news/hcr-commissioner-visnauskas-announces-7-million-expansion-state-weatherization-program).

## Future Procurement Notice: Section 8 Housing Choice Voucher Program

The Housing Trust Fund Corporation (HTFC), one of the seven agencies under New York State Homes and Community Renewal (HCR), administers over 44,000 Section 8 Housing Choice Vouchers on behalf of very low and extremely low income families in New York. They are the only Section 8 program with authority to operate statewide in New York. HTFC delivers voucher services through a network of county-based vendors known as Local Administrators (LAs). State and federal rules require that HCR procure these services on a periodic basis. As such, the agency is planning to issue a draft Request for Proposals (RFP) in the near future. The draft RFP will provide potential

bidders with the opportunity to comment on Scope of Work and solicitation requirements prior to these documents being finalized. It is anticipated that the comment period will last approximately 45 days. HTFC will then issue an open and competitive RFP sometime in 2020 and seek bids from local government, nonprofit and private entities to serve as LAs under multi-year contracts. The timing of the RFP and the terms of the contract are subject to change at HTFC's discretion. HCR staff will not be permitted to respond to inquiries regarding the Draft RFP or any future solicitation. All comments and suggestions should be directed to [LA-RFP@nysocr.org](mailto:LA-RFP@nysocr.org).

## New Rent Control Laws May Run Into Clogged Caseload

In the wake of the passage of new tenant/landlord laws in New York in the spring of 2019, several upstate municipalities and counties are considering the implementation of rent control ordinances. The existing rent control laws in New York City and neighboring communities are administered by a unit of the Division of Housing and Community Renewal.

An article in the September 30th issue of *The City* notes that DHCR is being deluged with complaints and the backlog of cases has created a twenty four month lag in assign-

ing cases to DHCR examiners. It then may take 6-9 months additional to come to resolution of the case. DHCR currently has 25 rent examiners in its Overcharge Unit. In the six months ending in September, the unit already has a caseload of 559 overcharge complaints, even before any other communities implement local rent controls upstate.

The new rent law doubles the registration fee paid by landlords to \$20 per unit, providing DHCR additional revenue to address the backlog.

### 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!

## NY Development Charged With Violation Of Fair Housing Act

HUD has charged the developers and architects of a condo building with fair housing violations due to the the inaccessibility of the common spaces and residential units to the disabled. The Brooklyn building began construction in 2006 and was completed in 2011. HUD inspected the property in 2017 and in April of this year.

Constructed by Toll Brothers, the 40 unit project was found to have numerous accessibility violations, including narrow doors; floor level differences; intercoms, electrical switches and outlets placed too high; toilets located in narrow confines or too close to the wall, mirrors mounted too high on the wall, and mailboxes mounted too high on the wall.

The lawsuit, filed on September 16th, charges discrimination by Toll Brothers; the architect, Greenberg Farrow Architecture, LLC; the limited partner developer (a subsidiary of Toll Brothers); the construction management firm; and the condominium association that now controls the building.

“The Fair Housing Act requires that housing built since 1991 contain basic features of accessibility. These features are less expensive to provide at the time of construction than after the building has been completed,” said Paul Compton, HUD’s General Counsel. “HUD will continue to take action to bring inaccessible housing into compliance with the law.” The charge will be heard by a United States Admini-

strative Law Judge unless any party elects for the case to be heard in federal court.

The case began when HUD initiated a complaint after HUD staff found that the condominium complex failed to meet the design and construction requirements mandated by the Fair Housing Act. According to the charge, North8 Condominium lacks accessible routes and entrances into and through the common areas and units with accessible kitchens and accessible bathrooms. Repeatedly, the building design was found to have missed ADA standards by inches, but the consistent repetition of those errors suggests a major failure of construction management and oversight to ensure compliance with ADA requirements.

Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)  
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