

# **State Budget Unveiled Outcome For Housing Mixed**

For the third year in a row, New York State has an on time budget. Once again this year, the legislature made important restorations to the State's affordable housing programs including the Rural and Neighborhood Preservation Programs.

While the budget was not as early as legislative leaders had hoped, the \$131.5 billion dollar deal was still completed with three days to spare. Leaders had expected to pass the completed budget by March 21st in order to have their work done before the religious holidays. But Friday the 22nd came and went without an overall agreement and without revealing solutions to a number of key questions about the State's housing programs. Legislative staff worked through yet another weekend and by Monday leaders had reached agreement that allowed bills to be introduced and "aged" for three days as required by the Constitution so that the Senate could vote on the bills late Tuesday night and into the predawn hours of Wednesday. The Assembly reconvened on Thursday and late in the night, finalized action on the budget.

For housing advocates this budget cycle began on a high note with Governor Cuomo offering a large, complex, multi year budget package centered on his proposal to invest a

billion dollars in housing over the next five years.

The Governor's package included two years of funding for the Preservation programs from an "off budget" source and it proposed to collapse the Rural and Neighborhood Preservation programs into a single Community Preservation Program. The new CPC proposal would have moved the program to the Housing Trust Fund Corporation and would have provided the public benefit corporation with flexibility to redesign the program.

The final budget agreement keeps the RPC and NPC programs at HCR and restores funding to last year's levels with allocations of \$4,204,000 and \$10,073,000 respectively. The agreement also makes provision to fund the Rural and Neighborhood Coalitions. In a move that is sure to please housing advocates, the legislature included the RPC/NPC restorations in an appropriation bill, thereby protecting the program's line in the budget.

Governor Cuomo's budget included full funding for the Rural Rental Assistance program and the entire \$20.4 million was included in the 2013 budget. The final agreement allows for the funding of all current RRAP contracts and makes provision for one year extensions

to those contracts that have reached the 25 year maximum contract period.

The Governor's five year plan included the introduction of two new programs to be known as the Rural and Urban Communities Funds that were to be included in the 2015 budget cycle. In negotiations with the legislature Governor Cuomo agreed to create a new Article 27 of Housing Finance Law to bring the Funds on line in 2013 and to dedicate almost \$4.9 million from various sources to support activities under the new law. Forty percent of those resources will be directed to rural communities and may be available for small projects and preservation projects.

The legislature also restored funding to the successful Rural Area

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#### **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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### Bits and Pieces...

Look for your membership renewal coming in the mail soon!

### **Housing Counseling Training**

April 19th is the deadline for submission of funding applications to HUD's Housing Counseling Training program. This NOFA will result in one or more entities being selected to deliver housing counseling training to HUD-approved housing counseling agency staff to build the capacity and competence of professionals providing a variety of housing counseling services. Trainers are expected to deliver training in six core competencies outlined in the Dodd-Frank Wall Street Reform and Consumer Protection Act. According to the NOFA, trainers will be expected to make training scholarships available, and to give priority to serving rural **populations**, as well as other underserved populations. Training will be offered in-person, as well as online and contain a final exam to ensure the counselor's understanding of the course material.

# **Rural Definition Kept In Federal Budget Resolution**

Early on the morning of March 21st, Congress passed a FY13 Continuing Resolution (CR) to keep the government funded through the end of the fiscal year. The CR includes Section 731, which expressly extends eligibility for all rural communities that are currently eligible until September 30, 2013. There is some concern that demographic changes found in the 2010 Census will change the rural status of some communities in New York, and they will no longer qualify for certain federal programs.

With this CR action, the issue of continuing eligiblity of these communities will be pushed off until the end of the federal fiscal year. As a result, completed applications on hand by the close of business on September 30, 2013 will be processed using the current Rural Definition, provided that the applications are obligated by December 31, 2013.

Federal and U.S. 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.

# **Actions At The March HTFC Board Meeting**

Several interesting actons were taken by the Board of the Housing Trust Fund Corporation at the March 21st meeting. A number of supportive housing projects were presented for authorization under the Medicaid Redesign Team. The projects were located in New York City, and generally involved a portion of the units in each project being set aside for occupancy by persons with special needs. The identified projects received funding from multiple sources, including Federal Home Loan Bank and HHAP.

The portfolio of projects in the MRT funding requests approved totalled more than \$30 million, although only \$25 million has been allocated for the program. authorizing resolution specified that funding was approved up to \$25 million, and the expectation was that the current funding request would be reduced as projects proceed through the underwriting phase. Officials expect that the projects not qualifying for this funding may be waitlisted for funding in the next round of MRT, if the program receives additional budget authority in the future.

The Housing Trust Fund board also approved two economic devel-

opment projects to be funded with Community Development Block Grant funding. The Village of Medina in Chenango County will receive \$750,000 to assist Claims Recovery Financial Services to relocate to a larger office facility, creating a total of 140 new jobs, of which 92 will be available for low and moderate income persons. Chenango County will receive \$480,000 to assist in the expansion of Golden Artist Colors in the Town of Columbus. Golden will secure additional warehouse and manufacturing space in the City of Norwich, creating 32 new jobs, of which 30 will be available for low and moderate income persons.

The HTFC Board also amended the December 2012 resolution authorizing Access to Home awards, authorizing a \$150,000 award to the St. Lawrence County Housing Council that had been incorrectly designated to go to the St. Lawrence County Community Development Program.

Other Board action was taken related to budgetary matters, and it was noted that the anticipated federal aid for Hurricane Sandy recovery would virtually double the budget of the Trust Fund Corporation.

## **HUD Publishes Disaster Recovery Guides For Localities**

HUD has published guides describing model programs covering Housing Rehabilitation, Housing Counseling, and Housing Buyouts for local communities that are putting together plans and resources for recovery from Hurricane Sandy, using CDBG DR funding.

The Housing Rehabilitation Guide is available at www.onecpd.info/resource/2853/cdbg-dr-toolkits/#HORehab.

The Housing Counseling guide is available at <a href="http://portal.hud.gov/hudportal/documents/huddoc?id=SandyHsgCounsPrgmGuide.pdf">http://portal.hud.gov/hudportal/documents/huddoc?id=SandyHsgCounsPrgmGuide.pdf</a>.

The Housing Buyouts guide is found at www.onecpd.info/resource/2853/cdbg-dr-toolkits/#Buyout.

### State Budget, Continued

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Revitalization Program and its counterpart, Urban Initiatives. The programs were allocated \$1.5 million and \$2 million respectively.

The Sage Commission recommendation to move the Homeless Housing and Assistance Program from the Office of Temporary and Disability Assistance to HCR was not agreed to by the Legislature.

The balance of the State's housing programs were funded at their minimum baselines. The Housing Development Fund received an allocation of \$8.277 million. In the capital projects appropriation bill the Housing Trust Fund received \$32.2 million, the Affordable Housing Corporation \$25 million, Homes for Working Families \$7 million, Access to Home \$1 million, RE-STORE, four hundred thousand and the NY Main Street program is funded at \$2.2 million.

## **HUD Issues Fair Housing NOFA**

HUD has announced the availability of grant funding for a variety of Fair Housing Programs. The deadline for applications for these grants is June 11th.

For more information, visit http://portal.hud.gov/hudportal/HUD?src=/program\_offices/administration/grants/fundsavail/nofal3/fhip.

518,823 households have registered with FEMA in NY and NJ for Hurricane Sandy recovery as of Valentine's Day.

In our ongoing feature, Rural **Delivery** invites members of the Rural Housing Coalition to highlight their community development projects and pro-

grams in the pages of this newsletter. This month, we are pleased to present the work of Snowbelt Housing in Lewis County. In their own words, here is their story:

Snow Belt Housing Company, Inc. is a Rural Preservation

Company incorporated in 1982 and serving Lewis County. Its mission is to "facilitate access to decent, safe, and affordable housing for low- and moderate-income residents and partner with others to catalyze community revitalization throughout Lewis County". Last year Snow Belt was awarded \$1.1 million in federal and state sources under a competitive application

process. These funds will be used to provide income eligible county residents with grants for home repair, provide assistance rental those who are homeless

or at risk of becoming homeless, and support Transitional Living Services' renovation of the former Lewis County jail into eight supportive apartments and office space for local agencies. The economic impact

of Snow Belt in the local economy is significant. During its 30-year history, Snow Belt has provided over \$13 million in federal and/or state assistance to approximately 750 households to purchase or renovate an existing home and to provide funds for downtown revitalization. The average assistance provided to each single family household is ap-

# **Program Profile:**

## **Snowbelt Housing**

proximately \$28,000.

Last year Snow Belt closed out

three NY Main Street Grants in the Villages of Lowville, Croghan, and Lyons Falls. These programs along with a previous program in

were awarded Snow Belt's Executive Director, Cheryl L. Shenkle-O'Neill noted that "We can assist everyone but ourselves. While we try to provide quality housing, our office looks so shabby it doesn't speak well for our efforts". With architectural design assistance pro-

> vided by Crawford & Stearns, the RARP grant has made a significant difference in the appearance of the office. Design features included cement board siding, front and rear decks, and an awning.

Snow Belt's largest single project was the substantial renovation of two vacant dilapi-

dated buildings in Lowville, transforming them into ten quality two and three bedroom units. This \$2.4 million dollar project was funded

> under D Η -CR's S m a 11 **Projects** Initiative and

was completed in 2011. The project known as Mill Creek Apartments is a stunning example of the need for this resource in rural communities. The project provides quality, affordable housing for households with incomes at 50% of median and below and was recently featured in an article in the Affordable Housing News

Current programs and services administered by Snow Belt are as follows:

Housing Rehabilitation Program -- This program provides assistance for energy related improvements and to correct health, safety, or accessibility problems in single-

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communities of which NY Main Street provided \$866,743. A total of 24 buildings were renovated including 18 facades and 55 housing Three \$25,000 streetscape

> grants were also provided.

Snow Belt's office was able to utiapproximately \$20,000 in NY Main St funds in conjunc-

> tion with a \$200,000 Rural Area Revitalization Program grant to provide handi-

capped accessibility and to renovate the exterior of the office to make it more attractive and to complete interior improvements to make it more functional, including adding a client intake room. Snow Belt applied for the grant in 2007 and it was finally awarded in 2010 but by that time, the cost of the project had significantly increased. When the funds







# **Program Profile**Continued

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family owner occupied residences. The program is available county-wide with grants of up to 100% of the cost of repairs. Funding for this program comes from HOME, CDBG, AHC, and HPG.

- Homeless Prevention Program (STEHP) –This program provides security deposits, utility assistance, rental arrears, and rental assistance for those who are currently homeless or at risk of becoming homeless. This is a three-year grant, in 2011 an initial award of \$48,880 was received and in 2012 the company was awarded \$130,837. A total of 94 individuals in 42 households have been assisted since the program started in January of 2012.
- Housing Management -- Snow Belt Housing owns and manages 34 rental units in scattered sites throughout the county and manages 138 apartment units for the elderly and disabled in Lowville, Croghan, Lyons Falls, and Port Leyden in Lewis County and DeKalb Junction in St. Lawrence County.

Snow Belt staff includes five full-time and three part-time employees. Snow Belt is governed by a voluntary Board of Directors. Anyone interested in learning more about Snow Belt's programs are encouraged to call the office at (315) 376-2639, during normal business hours or check the company's website at www.snowbelt.org.

# Conference 2013 Detober 9th and 10th Rochester

Mark Your Calendars Now!

# Career Opportunities

### **Asset Manager**

NDC Corporate Equity Fund, a national non-profit syndicator of low income housing and historic rehabilitation tax credit projects, seeks a New York City based Asset Manager. Responsibilities include annual site inspections, monitoring of regulatory compliance, review and analysis of operational and financial performance and support of the Fund's acquisition efforts.

Requires BA; minimum four years experience in affordable housing

with demonstrated knowledge of the low income housing and historic rehabilitation tax credit programs; NCP, HCCP, C3P or equivalent certification; strong analytical and communication skills. Extensive travel required.

Salary commensurate with experience. Excellent benefits package.

Please email resume and cover letter to *inardoni@nationaldevel-opmentcouncil.org*.

**EOE** 

### Preservation Intern

The Enterprise Foundation has an opening for a Preservation Intern, beginning in May, 2013. The paid Internship will be based in the New York office and will work in a variety of capacities ranging from data collection, research and writing case studies on critical issues to assisting the preservation team in lending projects such as:

- Collecting, inputting and analyzing data on affordable housing operators;
- Researching and writing case studies on topics such as successful joint ventures and Year 15 tax credit repositioning;
- Assisting in lending activities by inputting numbers, analyzing financials, and attending lending meetings;
- Supporting team in our Hurricane Sandy and Rebuilding Program;
   and

• Helping team coordinate trainings, attending preservation meetings and preparing materials and follow up items as needed.

The ideal candidate should currently be enrolled in a master's program with a concentration on affordable housing, community development, economic development or real estate development. Candidate should have strong organizational, analytical, verbal and written communication skills, and be able to work in a team oriented environment. The internship is anticipated to begin in May 2013 and last through August/September 2013. To apply, visit https://careers.enterprisecommunity.com/careers.aspx?adata=H EWw33TvldmERssNuxV%2b%2fzl %2bzcIw4vbtvb2a1yDN7%2fFKIn XqYW6WPNUjutOJ5UKWCnDs9X 362OEp5AZPKRsjiImNk3je%2fWJ

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. 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 inthe Career Opportunities page of the Coalition's website, unless a request is specifically made not to place the advertisement on-line.

## Congressional Hearings Highlight GSE Potential As NHTF Support

Two hearings on March 19th included important discussion about the continuing responsibility of Fannie Mae and Freddie Mac, as well as their potential successor entities, to fund the National Housing Trust Fund.

The Housing and Economic Recovery Act (HERA), enacted in July 2008, created the National Housing Trust Fund and designated contributions from Fannie and Freddie as a dedicated source of revenue. No contributions have ever been made. Their regulator, the Federal Housing Finance Agency, suspended the obligation when the Fannie and Freddie were taken into conservatorship in the fall of 2008.

The House Committee on Financial Services held a hearing, "Sustainable Housing Finance: An Update from the Federal Housing Finance Agency on the GSE Conservatorships," on March 19th. Federal Housing Finance Agency (FHFA) Acing Director Edward DeMarco was the sole witness.

Committee Chair Jeb Hensarling opened the hearing by saying that he hopes that this will be the last time that Mr. DeMarco or his successor testifies before the committee without the committee having approved legislation to abolish the government sponsored enterprises (GSEs) Fannie Mae and Freddie Mac.

Committee Ranking Member Maxine Waters said she is concerned about some of Mr. DeMarco's decisions as Acting Director, particularly his refusal to allow for principal reductions, even when doing so would benefit taxpayers. Ms. Waters added that she does agree with some of Mr. DeMarco's decisions, but has concerns about the lack of accountability for decisions made at FHFA and said that Concerns about that Con-

gress must enact GSE reform to allow for such accountability.

While much of the hearing focused on principal reduction and the future of the GSEs, committee members asked questions about the funding the NHTF now that the GSEs are profitable again.

Representative Al Green asked Mr DeMarco if he thinks the NHTF should exist. Mr. DeMarco responded that "this is outside of the bailiwick of my responsibility as regulator and conservator and is more of a policy decision for the Congress." Mr. DeMarco added, "I didn't come here prepared for a discussion of the Trust Fund." Representative Keith Ellison also inquired about the NHTF, asking, "When do you see the GSEs complying with the law to fund the NHTF?" Mr. DeMarco responded that FHFA has been complying with the law, as the regulator is allowed to suspend contributions. Mr. Ellison then asked, "Do you see that changing in the future given the profitability of the GSEs?" Mr. De-Marco responded, "I want to make sure the profitability is sustainable, and make sure the money owed to Treasury is paid, and that if these funds are not going to the Trust Fund they are going back to the taxpayer. I have not thought about this recently so I'd like to give your question more careful consideration." Mr. Ellison responded that "proceeds can go in different directions, some to the taxpayer and some to the NHTF." He thanked Mr. DeMarco for giving his question thought.

Some questions were also asked about FHFA's goal of a 10% reduction of its multifamily business. Ms. Waters asked what the impact of this reduction would be on rental housing prices. Representative Carolyn Maloney also asked about

this planned reduction. Ms. Maloney asked if any studies have been conducted to see if the private sector will pick up and help provide affordable rental housing. Mr. De-Marco responded that he did not anticipate that this reduction would have an impact on the affordability of rental housing.

Representative Mel Watt, whose is being considered as a possible nominee for Director of FHFA, attended the hearing but declined to ask a question.

Shortly after Mr. DeMarco began to give his testimony, members of the Right to the City Alliance protested his actions as FHFA Acting Director, and called for FHFA to allow for principal reductions for homeowners with underwater mortgages, for an expansion of affordable housing, and for funding for the National Housing Trust Fund. The protestors were escorted out of the hearing for breaching House decorum and failing to respond to warnings from Mr. Hensarling. They were subsequently arrested and released. As the protestors were escorted out, Mr. DeMarco said, "I do understand the pain this housing crisis has caused so many families across the country."

An archived hearing webcast and witness testimony are available at http://l.usa.gov/Z7nxy7.

Also on March 19th, the Senate Committee on Banking, Housing, and Urban Affairs held a hearing, "Bipartisan Solutions for Housing Finance Reform?" The hearing focused on the recommendations made in the Bipartisan Policy Center Housing Commission's report, Housing America's Future: New Directions for National Policy. The commission focused both on housing finance reform and rental hous-

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## **Congressional Hearings, Continued**

Continued from Page 6

ing needs in its report and, among other recommendations, said that the National Housing Trust Fund should remain in any future housing finance system. The commission also suggested that the mortgage interest deduction could be reformed to create savings that could subsequently be used to expand the supply of affordable housing.

Witnesses were former Senator and HUD Secretary Mel Martinez, who is one of four chairs of the Bipartisan Housing Commission; Janneke Ratcliffe, Senior Fellow, Center for American Progress; and Peter Wallison, the Arthur F. Burns Fellow in Financial Policy Studies, American Enterprise Institute

Senator Jack Reed raised the NHTF, saying, "As author of the National Housing Trust Fund and the Capital Magnet Fund, I was very pleased to see that your housing commission paid attention to these entities in a reformed system. Can you talk about the basis of your recommendation and why we need these two entities?" Senator Martinez said that the commission recognizes that these programs are in their infancy, but are an important way to create affordability and ac-

cessibility to housing for those who might not otherwise have it, and said that the consensus of the panel was that the programs should be maintained in their current form.

Senator Reed then told Ms. Ratcliffe that he was pleased that affordable rental housing was discussed in her testimony, and asked her to elaborate on her recommendations. Ms. Ratcliffe responded that there has been a drop in the construction of multifamily rental housing, and that long-term effective capital for rental housing results in long-term stable rental rates. Ms. Ratcliffe emphasized the importance of the NHTF and Capital Magnet fund.

Senator Mark Warner noted that the economic recovery will likely lead to "enormous profits flowing into Fannie and Freddie" and expressed concerns that this renewed profitability will result in Congress failing to take action on GSE reform. Senator Elizabeth Warren also expressed concerns about the cost of inaction on GSE reform.

Mr. Warner then asked about the rental housing portion of the report, to which Mr. Martinez responded that "affordable rental housing is a big issue, but I am not as prepared

to talk about this than the finance side of the report." Mr. Martinez then said that there needs to be a mechanism for affordable housing, and said that the "mortgage interest deduction is a subsidy of sorts, and there was a lot of debate over whether it should be a function that supports not only homeowners but affordable rental housing."

Senator Bob Corker commented that in his view, Federal Housing Finance Agency Acting Director Edward DeMarco "as a technocrat has been pretty good on technical issues" related to the GSEs. Mr. Corker said that the Administration has floated the name of a possible successor to Mr. DeMarco and reiterated that in his view it would be preferable to have a director with technical expertise over someone with a political background. One of the primary reasons that President Barack Obama has not been able to replace Mr. DeMarco with a permanent director for FHFA is the difficulty any nominee that President Obama would name would have in being confirmed by the Senate.

An archived hearing webcast and all witness testimony are available at http://l.usa.gov/ZSklpc.

### **Expiring Tax Credits Webinar**

The webinar *Year 15: Transition Strategies for Expiring LIHTC Properties* will be offered on Thursday, April 25th from 1:30 to 3:00 PM. Many Low Income Housing Tax Credit properties are reaching the end of the 15 year LIHTC compliance period, and are eligible for sale to their sponsors. Year 10 in the life of a tax credit deal is an ideal time to begin planning and taking action. This webinar will discuss disposition strategies for the nonprofit sponsor, and review partnership provisions including rights of first refusal, purchase options, exit taxes, and preservation of affordability. To register for the webinar, visit *www.enterprisecommunity.com/knowledge-central/live-online-events* and click on the link 'Register for 4/25'.

### **Save The Dates**

The Rural Housing Coalition will be holding the 2013 series of Peer to Peer trainings for Rural Preservation Company staff and board members in May this year. Sessions will be held on May 1st at the Hyde Collection in Glens Falls, May 7th at the Hudson Valley Builders Association in New Windsor (Orange County), May 23rd at the Livingston Country Club in Geneseo, and May 29th at Maggie's Restaurant on the River in Watertown. Sessions will run from 10:00 AM to 3:00 PM, and lunch will be provided (\$10 per person charge for lunch). Additional information on the sessions and registration will be sent out later in April.

### **Green Refinance Plus Program Preserves Affordable Units**

The Green Refinance Plus program, launched in 2011, enhances the HUD/Fannie Mae Risk Sharing Initiative that aims to preserve multifamily housing. The Green Refinance Plus loans spread risk between FHA and Fannie Mae and enable at least 5 percent of the loan amount to go toward energy-efficiency improvements. HUD has an oversight role to ensure that improvements and upgrades address green building and energy efficiency.

Owners of multifamily housing typically refinance their mortgages every 10 to 15 years. Older developments, however, can be difficult to refinance, which in turn makes it hard for owners to make capital improvements and energy-efficiency upgrades. In exchange for helping to refinance a property, the Green Refinance Plus program, like its parent program, requires owners to main-

tain their developments' affordability restrictions for the duration of the loan and supports sustainability upgrades that save money for tenants and owners.

When Fannie Mae and FHA announced the program, they set a goal to originate \$100 million in loans, says Bob Simpson, head of Fannie Mae's affordable multifamily division. That amount is not a hard cap, says Simpson; Fannie Mae will offer the loans according to the market's needs, and there is no minimum loan amount. Since the program's launch, Fannie Mae and FHA have issued about \$40 million in Green Refinance Plus loans to three properties. To qualify, a property must be at least 10 years old and have at least 5 units.

Applicants for the Green Refinance Plus program must complete a Green PNA, an assessment that

identifies energy- and water-efficiency opportunities that match the property's needs. These assessments identify energy-efficiency operations or capital improvements that will reduce the property's aggregate energy use by at least 20 percent. Typical capital needs identified by a Green PNA might include buying ENERGY STAR® appliances, replacing existing heating and cooling systems with more energy-efficient ones, caulking windows, and installing timers on water irrigation systems. Although the Green PNA does not exclude solar generation and other renewable energy items, the assessment focuses on improvements that also upgrade the property's physical condition. Visit www.huduser.org/portal/pdredge/ pdr edge inpractice 032213.html for case study information on this program in action.

### **State Online Grant Portal Announced**

A web-based grants management system, Grants Gateway, will be launched later this year by New York State. The Grants Gateway is a one-stop location that will improve the way grants are administered by the State of New York. Beginning in Spring 2013, the system's ability will be rolled out in phases including:

 Opportunity Portal (Spring 2013) - A simple way to search for available and anticipated grant opportunities, register to receive notification when specific types of grant opportunities

are posted.

- Document Vault- A secure online document repository for grantees to store and share commonly requested documents with State agencies
- Online Contracts (Fall 2013) -Ability for grantees to apply for grants online, and develop and execute contracts online.
- Online Claims (Fall 2013) -Ability to submit a request for payment and the supporting documentation online and track status.

To make full use of the online capabilities as soon as the system goes live:

· Register for access to the sys-

tem by completing and mailing a registration form to Grants Reform, NYS Division of Budget, Agency Building 1, 5th Floor, Empire State Plaza, Albany, NY 12224. The deadline for submission of registration forms is April 25, 2013.

Documents such as 501(c)3 letters, articles of incorporation, charters, and charities registration documentation will eventually be housed on the site, supporting grant requests to any state agency.

Clinics and training opportunities will be offered to assist you with this process. Visit www.GrantsReform.

ny.gov or contact GrantsReform@
budget.ny.gov for information.

Visit our website at www.ruralhousing.org 'Like' us on Facebook for up-to-the-minute news.

TO ALTION

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