



New York State Rural Housing Coalition, Inc.

December, 2019

Rebuild Rural America Act Introduced “National Success Requires Rural America’s Success”

Senator Kirsten Gillibrand has introduced legislation to address the revitalization needs of communities across the country. S 2704, The Rebuild Rural America Act was referred to the Committee on Agriculture, Nutrition and Forestry on October 24th, so it is entirely possible that it has escaped notice of those involved in affordable housing and community development. The legislation is cosponsored by Sens. Tina Smith and Richard Durban. Matching legislation has been introduced in the House of Representatives by Congressman Antonio Delgado of the 19th Congressional

District.

The legislation provides for a \$50 billion Rural Future Partnership Fund through the USDA to provide noncompetitive flexible block grants to rural regions that struggle to secure federal grants currently. The program is based on regional consensus about priorities and is based on the recognition that rural communities do not have equal access to capital or investment to the same degree as urban and suburban communities, resulting in substantially reduced economic activity, as well as overall reduced levels of opportunity.

Once certified for eligibility for the program, rural regions can qualify for commitments of 5 years of renewable funding to support progress on the region’s locally developed goals and objectives. Eligible uses of the funds include comprehensive planning work; Main Street revitalization and critical infrastructure; entrepreneurship; public services such as day care centers; skills training and job placement; and bridging the rural/urban divide around issues such as clean energy use, workforce readiness, and local and healthy food systems development.

Suddenly- Media Coverage

In recent days, there seems to have been a flurry of media coverage of housing and rural issues. For months, the National Low Income Housing Coalition campaigned to get a question- just one question- on housing affordability inserted into the Democratic Presidential Campaign debates, and that wish finally came true on November 20th at the debate in Atlanta. Moderator Kristen Welker asked Tom Steyer and Senator Warren about the issue. Senator Booker described his plan for a tax credit for those who pay

more than a third of their income in rent. He noted that gentrification forces low income people further out of their communities, often compounding racial segregation. Both Warren and Steyer noted that the cause of the housing affordability crunch is on the supply side- more units are needed. Warren also noted that any new housing plan must address redlining. The debate transcript is found at www.nbc-news.com/politics/2020-election/read-democratic-debate-transcript-november-20-2019-n1088186.

Continued on Page 7, Col. 1

In This Issue...	
HUD-VASH.....	Pg 3
Homebuyer Grants.....	Pg 3
Internship Diversity.....	Pg 3
USDA Comments Sought.....	Pg 3
New Housing Bill.....	Pg 3
HEAP.....	Pg 4
Gas Moratorium Ends.....	Pg 4
A New Redlining?.....	Pg 4
Multifamily Deadlines Loom..	Pg 4
Fellowships Available.....	Pg 6
Healthy Communities.....	Pg 6
Down Payment Assistance.....	Pg 6
811 Applications Due.....	Pg 6
NonProfit Earned Income.....	Pg 7
Smart Growth Grants.....	Pg 7
Fair Lending Enforcement.....	Pg 8

RD Rural Delivery

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

Officers:

Velga Kundzins, Chair
Bruce Misarski, Vice Chair
Bill Dessingue, Treasurer
Christina Dougherty, Secretary

Directors:

Renee Bloom
Tim Brinduse
Katie Camillone
Julie Chevalier
Heidi Dennis
Kristi Dippel
Jeffrey Hampshire
Guy Kempe

Laura Lacey Curler
Josiah Lamp
Rachel McCreia
Jerome Nagy
Marion Naramore
Matthew Nelson
Erica Ryan
Reg Schweitzer

Maria Tedford

Staff:

Jeff Keller
Executive Director

Colin McKnight
Deputy Director

Rural Delivery is published monthly and delivered electronically to a mailing list of 200 community development professionals and policy makers.

For information on advertising in Rural Delivery and to receive a copy of our advertising rate sheet, please contact the Coalition at: 79 North Pearl Street, Albany, New York 12207
Tel: 518/458-8696 * Fax: 518/458-8896

Web Site: www.ruralhousing.org



Bits and Pieces...

Alarms Don't Meet The Test

A campaign has begun to halt the online sale of untested smoke and carbon monoxide alarms. A fairly large selection of these devices are available on Amazon, and relatively few of them have been tested by a third party testing entity, such as Underwriters Laboratory. The sale of these untested items violates Amazon's terms of service. For more information, visit: <https://strategicfire.org/wp-content/uploads/2019/09/v2020-unlisted-smoke-alarm-letter-09.24.19pdf.pdf>.

Save The Date!

NEW YORK STATE RURAL ADVOCATES 2020 LEGISLATIVE CONFERENCE will be held on February 24, 2020 - February 25, 2020. Please mark your calendars so that you can attend this important event. The festivities will begin on Monday, February 24, 2020 at 4:00 PM at the Holiday Inn Express in downtown Albany. More details to follow.

Section 8 Procurement Notice

NYS HCR has a notice about the future procurement for local program administrators of the Section 8 rental assistance program on the front page of their website. Visit www.hcr.ny.gov/ and scroll down approximately three quarters of the way to view the notice. The open and competitive RFP is expected to be issued sometime in 2020. HCR staff may not respond to inquiries regarding the draft RFP nor any future solicitation, although the draft RFP will be published for comment prior to being finalized. The timing of the RFP is subject to the discretion of the Housing Trust Fund Corporation.

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.

HUD-VASH

Expansion Eyed

The House Committee on Financial Services passed several bills on November 13th, including HR 2398, which would allow chronically homeless veterans who have received an “other than honorable” (OTH) discharge to participate in the Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) program. Representative Scott Peters introduced the bill, which previously passed out of the House Veterans Affairs Committee, which also has jurisdiction over the proposal. Senators John Tester, Todd Young, and Chris Murphy introduced identical legislation, “Veteran Housing Opportunities and Unemployment Support Extension Act of 2019” (S 2061) in July.

The HUD-VASH program combines a HUD Housing Choice Voucher with VA Medical Center case-management services in order to provide specialized solutions for veterans experiencing homelessness. For veterans to qualify for this voucher, they need to be eligible for VA medical benefits, which automatically excludes many veterans with Other Than Honorable (OTH) discharges. OTH discharges are not punitive and should not be confused with a dishonorable discharge. If passed, HR 2398 could provide permanent supportive-housing assistance for an additional 1,000 chronically homeless veterans.

More about the bill can be found at: <https://tinyurl.com/t5lnj9c>.



Homebuyer Grants

The NYS Association of Realtors, through the Housing Opportunities Foundation, offers selected home buyers grants of \$2000 to assist in covering down payment and closing costs for the purchase of their first home.

Over 300 families across the state were assisted by these grants in purchasing their first homes between 2003 and 2018. Awardees are selected by a lottery, and must be working with a Realtor in purchasing their home. Applicants who have completed a first time homebuyer course and submit a completion certificate receive 2 entries into the lottery.

For more information, visit: www.nysar.com/top-navigation/foundations-and-divisions/nysar-housing-opportunities-foundation/grant-opportunities.

New Affordable Housing Bill Introduced

Senator Mazie Hirono introduced a new bill, the “Pathway to Stable and Affordable Housing for All Act,” in the Senate on November 21st to effectively end homelessness in America through robust investments in the national Housing Trust Fund, full funding for rental assistance, and expanded funding for homelessness programs. The bill, S 2946, would substantially boost funding for low income housing, including the Housing Trust Fund (\$40 billion per year from FY2020 through FY2029) and Housing Choice Vouchers, and efforts to reduce homelessness, including for the Continuums of Care. The bill is co-sponsored by Sens. Kirsten Gillibrand, and Corey Booker.

Internship Program Seeks To Increase Diversity

The Future Housing Leaders program, with support from Fannie Mae, links paid summer internships with college students for summer 2020 placements. The program seeks to expand diversity in the housing industry, in sectors such as housing finance, building and construction, and real estate. The program has established working relationships with a number of colleges, including many Historically Black Colleges and Universities. The program also offers recruitment opportunities for entry level positions in the field.

To learn more, visit: www.futurehousingleaders.com/about.

USDA Single Family Public Comment Period Opens

On November 25th, a Proposed Rule was published in the Federal Register seeking comments on proposed changes that would increase program flexibility for USDA single family direct mortgage programs, allow more borrowers to access affordable loans, better align single family housing direct programs with best practices, and enable the programs to be more responsive to economic conditions and trends.

Comments are due by January 24th. The Federal Register announcement is found at: www.govinfo.gov/content/pkg/FR-2019-11-25/html/2019-25128.htm. Comments are invited through the Federal eRulemaking Portal at www.regulations.gov.

HEAP Program Open

The New York State Office of Temporary and Disability Assistance (OTDA) opened the Home Energy Assistance Program (HEAP) on November 12, 2019. HEAP is a federally funded program that assists eligible low-income households in meeting the cost of energy. Eligibility and benefits are based on income, household size, and primary heating source. Eligible New York households may receive one regular HEAP benefit per program year to help pay for home heating. Applications for emergency HEAP benefits will be available on January 2, 2020 for households without fuel or utility service or who are in danger of running out of fuel or having their utility service shut off. Assistance is also available to eligible homeowners for the repair, replacement, or cleaning and tuning of applicant-owned primary heating equipment. The OTDA HEAP webpage at <http://otda.ny.gov/programs/heap/> lists information about all HEAP components, as well as eligibility requirements and benefit amounts. Applicants for the Regular benefits may apply online through myBenefits.ny.gov. Questions about the program should be directed to the local county Social Services offices.

A New Redlining?

An article by CT Mirror and ProPublica published on November 25th digs into the reasons why affordable housing gets concentrated in less-desirable neighborhoods. Read the article at: <https://ctmirror.org/2019/11/25/separated-by-design-why-affordable-housing-is-built-in-areas-with-high-crime-few-jobs-and-struggling-schools/>.

National Grid Ends Gas Moratorium

Governor Cuomo announced an agreement with National Grid on November 25th to end a moratorium on natural gas hookups in Nassau and Suffolk Counties, as well as Brooklyn and Queens. In addition to immediately hooking up 1,157 customers that had been pending, the agreement requires National Grid to develop a long term plan for ensuring the availability of energy services to the affected area, with public meetings on the plan over the next three months. The new long term plan is supposed to be in place by June, 2020.

The lack of access to natural gas has impacted a number of affordable housing projects under development, and HCR staff are encouraging project sponsors to propose alternative energy concepts to work around this problem.

In addition, a \$36 million penalty has been levied against National Grid. Those funds will be used to support new clean energy and conservation projects.

Multifamily Application Deadlines Loom

NYS HCR will accept applications for multifamily affordable rental housing through December 15th for regular submissions for projects partially financed with 9% tax credits (early round applications were due on November 15th). The RFP was issued on October 8th, and is found at www.hcr.ny.gov/system/files/documents/2019/10/fall-2019-hcr-multifamily-finance-9-rfp-updated-10.18.19.pdf. Approximately \$28 million is available in the current RFP for Low Income Housing Tax Credits, with an additional \$3 million of State Tax Credits on the table. HCR staff have been discuss-

Hearings Held On HUD Nominees

The Senate Banking Committee held a nomination hearing for several HUD officials on November 20th. Nominees included Brian D. Montgomery for deputy secretary, David C. Woll, Jr., for assistant secretary for the Office of Community Planning and Development, and John Bobbitt for assistant secretary for housing operations.

Mr. Montgomery currently serves as HUD's acting deputy secretary, as well as assistant secretary for housing and federal housing commissioner. Mr. Montgomery served as head of the Federal Housing Administration (FHA) under President George W. Bush and President Barack Obama. Mr. Woll currently serves as principal deputy assistant secretary of CPD and previously served as deputy general counsel for enforcement and fair housing at HUD. He worked on Superstorm Sandy recovery with the New Jersey state government. Mr. Bobbitt previously served in diverse roles in the private and public sectors.

ing the possibility of having 2 application deadlines per year.

The programs covered by the current RFP are: the Low Income Housing Trust Fund; the Rural and Urban Community Investment Fund; the Supportive Housing Opportunity Program; Public Housing Preservation; the Middle Income Housing Program; the Housing Development Fund; the federal Housing Trust Fund Program; and the Section 8 Project Based Voucher Program. See the RFP at www.hcr.ny.gov/system/files/documents/2019/10/fall-2019-hcr-multifamily-finance-9-rfp-updated-10.18.19.pdf.

Career Opportunities

Environmental Analyst

NYSHCR seeks candidates for the Albany-based position of Environmental Analyst. Must have a bachelor's or higher-level degree in an environmental field of study, such as environmental engineering, environmental science, geology, environmental planning, environmental studies, environmental law, natural science or land use planning. and two years of experience. To apply, please send resume and cover letter to: jobopportunities@nyshcr.org. Please include the name of the position that you are applying for in the subject line. To view the entire job description, visit: https://hcr.ny.gov/system/files/documents/2019/10/environmental-analyst_.pdf. EOE

Asset Manager

LISC has an opening for an Asset Manager in their NYC office. The position manages a portfolio of about 100 loans, covering numerous project types. Duties include monitoring and tracking project performance, as well as managing workouts. This position requires a Bachelor's degree and three years experience in real estate, preferably with experience in LIHTC.

Review the full job notice at: www.lisc.org/media/filer_public/fd/ed/fded2ae3-8a7f-465a-a2b6-0-dd69be3deeb/111419_hq_asset_manager_loan_monitoring_officer_lending.pdf.

To apply, email a detailed cover letter and resume to Mary Kursar, Director of Asset Management at mkursar@lisc.org. EOE

Home Repair Specialist

Home Repair Specialists are responsible for the day-to-day implementation of the Home Repair Program in Ithaca. The responsibilities include the evaluation of service requests, home surveys, materials cost estimating, preparation of required documents, and the execution of construction activities. Repairs may include carpentry, flooring work, minor plumbing and electrical repair, and other repairs as needed with a particular focus on health and safety concerns. General knowledge of building trades' practices and codes, as well as good communication and organizational skills are essential. High school diploma or GED and a minimum of five years of professional experience in construction or home maintenance. Apply with resume and cover letter to janderson@ithacanhs.org. EOE

Staff Attorney

The Legal Aid Society of Northeastern NY has an opening for a staff attorney to work on homelessness prevention. Requirements: Admission to New York State Bar. One to six years experience. Applicants must demonstrate a strong commitment to helping poor and disadvantaged people overcome institutional barriers to employment, safety, housing and income supports. Must be willing to travel throughout the 16 county service area, and have a car and a clean valid New York drivers license. Ability to speak Spanish a plus. The application deadline is December 6th. Apply at: www.lasnny.org/employment/. EOE

Community Developer- Housing Finance

The position will support Office of Community Renewal grants in addition to other subsidy programs that facilitate the creation and preservation of affordable housing across Upstate New York and Long Island. The position is an opportunity to build experience with housing finance. The estimated starting salary is \$57,880, based on qualifications and relevant experience. The full job description is available for review at <https://hcr.ny.gov/job-opportunities-0>.

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. Applicant must describe in a cover letter how the applicant meets the minimum qualifications, and how the work experience outlined in the accompanying resume relates to the available position. Applicants are also encouraged to use the cover letter as an opportunity to identify specific skills, including knowledge of software or database systems that may be useful for this position. 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. 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.

Artspace Fellows Applications Due 1/15

Applications for the Rafaella Green Fellowship Program, which places two fellows for two years at the Artspace headquarters in Minneapolis, are due by January 15, 2020. Backed by funding from the Ford Foundation, this fellowship promotes diversity and inclusion for people from communities that are traditionally under-represented in the real estate development field.

Applicants to the Rafala Green Fellowship program are preferred, but not required to have the following traits, skills, and/or experience:

- * Bachelor's Degree in one the following fields: Finance, Economics, Political Science, Community Development, Urban Planning, Business, Non-profit Management, or a related field

- * 3 - 5 years of professional experience

- * Desire to learn and take on complex problems

- * Comfortable working in rural and urban communities, and with people from various ethnic, cultural, or regional backgrounds

- * Value artists and creative communities

- * Passionate about affordable housing

- * Familiarity with various public and private financing tools for real estate and economic development

- * Strong analytic skills and proficiency in the use of Excel spreadsheet software

- * Confident presentation and public speaking skills

- * Professional writing skills, including technical writing and storytelling

For more information, visit: www.artspace.org/rafala.

Healthy Communities Conference

The community development and health sectors often work in the same communities, with the same people, towards the same aims, but often separately.

The Federal Reserve Bank of New York will host a discussion on how these sectors can work together on December 6th, from 2:30-7:00 PM. The Federal Reserve wants to explore how they can invest in the upstream social determinants of health, and how they can partner more effectively to improve health and increase health equity. The conference will be held at The Federal Reserve Bank of New York, 33 Liberty Street, 12th Floor Auditorium, New York, NY 10045. Pre-registration by December 5th is required. Register at: <https://web.cvent.com/event/6c5323bc-247d-4677-aa19-e0ba62fb3f31/regProcessStep1?rp=00000000-0000-0000-0000-000000000000>.

811 Applications Due

HUD has issued a NOFA for \$75 million in funding for the development of housing for persons with disabilities under the Section 811 program. Applications are due on February 10th.

Units developed under this program must include a component of appropriate support services. Section 811 projects typically are accompanied by project-based Section 8 rental assistance. Please note that a separate NOFA is on the *Grants.gov* website for this rental assistance. The deadline dates for both NOFAs are the same.

For more information, visit: www.grants.gov/web/grants/search-grants.html?keywords=housing.

Down Payment Assistance Offered

The National Homebuyers Fund, Inc. offers down payment assistance to homebuyers in the form of a Gift or Zero interest second mortgage that is forgiven after 3 years. Homebuyers do not have to be first time buyers to qualify. This assistance is intended to couple with FHA, VA, USDA, or Fannie Mae mortgages. The maximum level of assistance is capped at 5% of the mortgage loan amount or \$10,000 (3% for USDA and Fannie Mae mortgages). Credit score limits apply. Income must be 115% of median or below to qualify (140% or below for Fannie Mae mortgages).

For more information, visit: www.nhfloan.org/programs.html.

HUD Awards Vouchers For The Disabled

On November 20th, HUD Secretary Ben Carson announced the award of \$130 million in grants to housing authorities for the **Mainstream Housing Choice Voucher Program** to assist non-elderly disabled persons to live independently. This assistance is geared to help individuals that are transitioning out of institutional settings, or are experiencing homelessness.

A total of \$2.6 million was awarded in New York State, with most of the awardees being local housing authorities. However, nearly half of the funding was awarded to the NYS Housing Trust Fund Corporation to support 125 vouchers, presumably targeted to HCR's network of Section 8 local administrators. To view the awards list, visit: www.hud.gov/sites/dfiles/PA/documents/2019MainstreamVoucherAwards.pdf.

Suddenly- Media Coverage, Continued

Continued from Page 1

In addition to the debate discussion of affordable housing, an op ed in the Albany Times Union on November 23rd took a look at discrimination against rural communities. Authored by Rex Smith, Editor of the TU, the article notes that discrimination against rural residents is the last acceptable form of discrimination. Mr. Smith's op ed is found at www.timesunion.com/opinion/article/Rural-areas-need-more-than-words-14856724.php.

On November 18th, a North Country symposium was held at St. Lawrence University in Canton, and one of the featured speakers was Ben Winchester of the University of Minnesota. In an interview on North Country Public Radio on November 15th, Mr. Winchester talked about the importance of small towns changing the story about their communities. He discussed the need

to recognize economic truths, but not sell your community's attractiveness short. Small rural communities need to understand the national demographic trends, including an overwhelming preference for living in small towns. He also discussed the concept of brain gainers taking over businesses or markets from retiring owners. He stressed the need to find the hidden newcomers and engaging them. rally support for community revitalization. He noted that rural America is poised for a dramatic shift due to the aging of the rural population, which is bound to open opportunities for new settlers. The North Country NPR article is found at www.northcountrypublicradio.org/news/story/39960/20191115/this-rural-economics-researcher-says-we-should-flip-the-narrative-about-north-country-towns.

An NPR report on the morning of November 25th took the issue of proposals of several Democratic Presidential candidates to forgive massive student debts and pivoted to the impact of this debt load on housing affordability. The proposal by Sens. Elizabeth Warren and Bernie Sanders would eliminate debt up to \$50,000 in Warren's proposal and eliminate all student debt in the Sanders proposal, allowing a lot more people to have kids, or start businesses, or buy houses. Lawrence Yun, the National Association of Realtors chief economist says his group's surveys show that student debt has people delaying homeownership by five to seven years. See the NPR article at www.npr.org/2019/11/25/782070151/forgiving-student-debt-would-boost-economy.

Earned Income For Non-Profits

The Stanford Social Innovation Review will host a webinar on December 11th- "How to Create a Successful Earned-Income Model: Integrating Revenue Generation without Losing Sight of Mission". Last year, for the first time since 2007, charitable giving declined. Off-setting these lost donations to your organization can be a major challenge. The 1 hour webinar will provide a deeper understanding of non-profit revenue generation, creating diversity of revenue.

The webinar starts at 2:00 PM and costs \$69. Register at: https://ssir.org/webinars/entry/how_to_create_a_successful_earned_income_model?utm_source=Event_Email&utm_campaign=SSIR_Live&utm_medium=Email.

Governor Announces Smart Growth Grants

Governor Cuomo announced \$2 million in Smart Growth grant awards on November 26th for projects in the Adirondacks and the Catskills. 27 grants were announced, and the MARK Project in Delaware County was awarded \$58,500 for the development of an amphitheater in the Village of Margaretville, while PRIDE of Ticonderoga authored a \$100,000 grant for the Town of Ticonderoga for the reconstruction of an 18th century sawmill. Other than a \$100,000 award to the Village of Tupper Lake for a facade improvement program, the remaining awards mostly focused on projects that support tourism growth, with many of the grants involving trail system improvements. The largest grant awarded was \$100,000. The program is administered by the Department of Environmental Conservation. The original RFP issued in April of this year projected that a total of \$1.45 million would be available. Eligible activities include improving museums and theaters; main street facades; refurbishing historic properties; and improving visitor centers, among others. Visit: www.dec.ny.gov/press/116723.html to review the RFP.

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!

Senators Ask CFPB To Look Into Fair Lending Enforcement

Sens. Elizabeth Warren and Sherrod Brown are asking the Consumer Financial Protection Bureau (CFPB) for information about its enforcement of fair lending laws in light of reports that women who apply for Goldman Sachs's Apple Card receive worse terms than men.

The Democratic senators, in a letter addressed to CFPB Director Kathleen Kraninger, asked for a clear breakdown of how the CFPB handles determining whether companies are complying with creditor discrimination laws.

The letter asks about how the bureau handles new lenders or products, specifically whether the CFPB factors in the additional risk for them.

The senators write that they are worried that adjustments to the structure of the bureau under the Trump administration have affected its oversight abilities.

"We're concerned that this new

structure, where many offices have varying degrees of authority, may allow new potentially discriminatory products to get to market without adequate oversight," the letter said. "Adding to our alarm, under your leadership, the CFPB has shown little willingness to fulfill its statutory mandate to enforce fair lending laws."

The lawmakers are requesting the bureau answer their questions by Dec. 9th on how it enforces the fair lending laws, whether bureau changes have affected that and whether the Apple Card went through the appropriate scrutiny.

Goldman has been criticized for allegations of gender discrimination in its Apple Card algorithms after several people complained that women were being given lower credit limits than men who had similar credit histories.

The New York State Department of Financial Services announced

earlier this month it would investigate Goldman and its new credit card launched this year.

Warren has previously criticized Goldman for its response to the alleged discrimination, saying it should be the responsibility of the company to fix the potential discrimination and pull down the card if they cannot.

Goldman deferred to a previous statement when asked for comment, saying the company does not make decisions for "credit worthiness" based on gender, race, age, sexual orientation and other "legally prohibited factors."

"For credit decisions we make, we can identify which factors from an individual's credit bureau issued credit report or stated income contribute to the outcome. We welcome a discussion of this topic with policymakers and regulators," the company statement from earlier this month said.

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



79 North Pearl Street
Albany, New York 12207

Allegitimi Non Carborundum