



# RHD Rural Delivery

New York State Rural Housing Coalition, Inc.

July, 2015

## Should We Say Goodbye To The HOME Program?

As of press time, there is some very disturbing news coming out of Washington. On June 23rd, the Senate's Treasury/HUD appropriations bill came out of subcommittee with a recommended allocation of \$66 million for the HOME program. That's nationally. Sixty six million. Not billion. Certainly not trillion.

By comparison, just last year, the FY 2015 appropriation for the HOME program was \$900 million. That's 13.64 times more funding than will be available next year, if this Senate figure stands. The House of Representatives has approved a FY 16 HOME budget of \$900 million, while the Administration requested \$1.04 billion. It is too early to know what the end result will be once the budget bills are reconciled.

Imagine though, that the worst possible scenario happens. If the Senate figure were to be the final allocation, it does not bode well for agencies that rely heavily on the HOME program for meeting the housing needs of their communities. Once HUD works its magic on this allocation, and their formula spits out funding levels for all 50 states, the territories, and the many local Participating Jurisdictions (PJs), how much HOME funding will actually be available for any single grantee?

Asking why this has happened is rather pointless. Advocates may have multiple explanations, including the impact of budget sequestration taking another major toll on our nation's safety net for the poor. Realistically, what does the Senate expect the HOME program to achieve at that funding level? A bigger question remains: Given that since the inception of the HOME program, regulatory compliance issues have grown and grown, and reimbursement rates for program administration have seriously eroded at the same time that construction costs have escalated dramatically, has the HOME program become irrelevant to agencies that are working very hard to make a difference, to have a real impact, on their communities? *Does it make sense to walk away from the HOME program, in effect dumping it out of our toolbox?*

It is important to note that it is just as much work to prepare a funding request for a \$20,000 program as it is for a \$400,000 program, and application prep costs a sponsoring agency money-significant amounts of money. From a business perspective, does it make sense to compete for a grant source where the administrative fees already are too low to support the cost of running that program, while anticipating that either your resulting grant will be tremen-

dously reduced in scope or that the competition for the available funding will be so keen that the odds of winning are minuscule?

Before the Senate even took this drastic step, many agencies and private consulting firms were making the decision that operating HOME-funded activities has become too onerous on the operating side, and have been quietly discontinuing their application activity for the program. The ever-increasing compliance requirements for the HOME program have begun to make the return on investment in the program a loss leader at best, a potential bankruptor of housing providers at worst.

Perhaps it is time to rethink the importance of this program as a housing generator in New York, especially if the House/Senate conference committee negotiations result in a HOME allocation somewhere between the current Senate and House figures. There are substantial new housing dollars included in the recently-approved state budget, and it may make sense for housing agencies to swap those funds where possible for the activities that previously would have been funded with HOME - at least until such time as Congress deals with the sequestration and whatever other issues may have resulted in this disaster.

**RD**

**Rural Delivery**

Rural Delivery is published by the  
New York State Rural Housing Coalition, Inc.

The Coalition is a non-profit statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers.

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

For information on advertising in Rural Delivery and to receive a copy of our advertising rate sheet, please contact the Coalition at:  
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## Bits and Pieces...

### HUD Income Limits Updated

HUD has updated the Income Eligibility Calculator to incorporate the FY 2015 Income Limits as of June 24th. All calculations in the dashboard as of that date will use the new income limits, as well as new cases going forward. The calculator is found at [www.hudexchange.info/incomecalculator/?utm\\_source=HUD+Exchange+Mailing+List&utm\\_campaign=995a3a910a-Income+Calculator+Updtd+FY+2015+Income+Limits&utm\\_medium=email&utm\\_term=0\\_f32b935a5f-995a3a910a-18458393](http://www.hudexchange.info/incomecalculator/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=995a3a910a-Income+Calculator+Updtd+FY+2015+Income+Limits&utm_medium=email&utm_term=0_f32b935a5f-995a3a910a-18458393).

### CFA Deadlines Loom

The application deadline for various state-funded programs under the Consolidated Funding Application process is looming. Many grant programs of interest for community development are due on July 31st. Please see the CFA website for the application deadline for any program you are interested in at <http://regionalcouncils.ny.gov/>.

### Community Economic Development Funding Forum

The US Department of Agriculture / Rural Development will host a community economic development forum at SUNY Jamestown Community College (Olean Campus), 305 N. Barry Street, Cutco Theater, Olean, NY on Wednesday August 5th, 2015. The forum will run from 9:00 AM to 2:00 PM.

Attendees will have the opportunity to participate in 2 breakout sessions — 1 morning and 1 afternoon session, covering topics that include:

- 1) Housing Opportunities
- 2) Business Programs
- 3) Agriculture & Energy
- 4) Infrastructure (Water/Wastewater)
- 5) Smart Growth / Resiliency / Brown Fields.

RSVP your session AM/PM selections to [Christopher.Stewart@usda.gov](mailto:Christopher.Stewart@usda.gov) by close of business on Thursday July 30th, 2015.

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.

## Hearing Focuses On Federal Property Disposition

A hearing was held on June 16th in Washington, DC by the Subcommittee on Economic Development, Public Buildings, and Emergency Management of the House Committee on Transportation and Infrastructure. The hearing titled, “Saving Taxpayer Dollars in Federal Real Estate: Reducing the Federal Government’s Space Footprint,” examined ways of reforming how the federal government disposes of its surplus real property.

When the federal government no longer has use for a property, the property is usually declared to be surplus. Under Title V, homeless service providers have a right of first refusal to acquire surplus property at no cost before the property can be offered to state or local governments or be sold to generate revenue for the federal government.

Maria Foscarinis of the National Law Center on Homelessness and Poverty testified on Title V of the McKinney-Vento Homeless Assistance Act of 1987 as it relates to the disposition issue. In her testimony, Ms. Foscarinis stated, “The McKinney-Vento Act was intended to expand and coordinate federal resources and programs to address the ‘critically urgent needs’ of homeless Americans. The Title V surplus federal property program is central to this overarching mission. Title

V is a proven vehicle for assisting America’s homeless with no cost to taxpayers. Going forward, we are committed to pursuing all available avenues to ensure that federal agencies do not continue to hoard surplus property that could be put to better use to improve the lives of homeless individuals and families. Congress should ensure that surplus properties are put to better, more productive use while reducing costs to taxpayers.”

Ms. Foscarinis offered several policy recommendations for improving Title V, including:

- Require federal agencies to make property that is vacant or unused for one year available for uses for homeless services.
- Streamline the Title V application process to ensure it is fair and efficient for homeless assistance providers.
- Transfer the Department of Health and Human Services’ responsibility of reviewing and approving Title V applications to HUD in order to reduce bureaucratic redundancy.

Subcommittee Chair Lou Barletta said he and the Subcommittee looked forward to working with Ms. Foscarinis on this issue. For more information on the hearing, visit <http://transportation.house.gov/calendar/eventsingle.aspx?EventID=398987>.

## Advocates Are Talking Infrastructure

The Coalition hosted regional meetings around the State in June and Rural Advocate Board Members took the opportunity to present an update on the State Housing Budget. What gaps still remain in providing affordable housing in rural New York?

Access to potable, running water and safe disposal of household waste were two housing areas with costs that present an undue hardship to those of modest incomes. It was agreed that costs of \$30,000 for those two items were pretty typical. This amount is clearly unaffordable when combined with other structural repairs, yet a home is not considered safe and sanitary without taking care of water and waste disposal.

Advocates want to hear from you. What would you consider a fair, equitable way to address infrastructure for individual homeowners that would be consistent with smart growth practices? What range of homeowner contribution would be reasonable? What typical costs are you seeing in the region?

Send your ideas to *rural advocates at gmail.com*. If you are not a member, now is the time to join! See *ruraladvocates at wordpress.com* for details.

## RRP Training To Be Held In Oswego

The Rural Housing Coalition will host RRP training for contractors and property management staff at the Lake Ontario Conference Center on September 16th. Training will be available for the Initial certification as well as the Refresher course. Tuition for this training is deeply discounted.

To register for this training, please visit our online registration site at <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07eb2s9bovf4088867&oseq=&c=&ch=>.



## Kinderhook Bank Supports Coalition

Kinderhook Bank, a Hudson Valley-based lender, has announced a contribution of \$1,500 in support of the technical assistance services of the Rural Housing Coalition. The \$1500 from Kinderhook Bank will assist the

Coalition in working with housing agencies located in the bank's 3 county service area to more effectively



Jeff Stone, Senior Vice President at Kinderhook Bank presents the check to Coalition staff Lorraine Wynne and Colin McKnight

Photo credit: Scott Armando

providing housing and community development services to low and very low income residents.

Kinderhook Bank has been lending and serving the community since 1853 with local management and decision-making. Founded in a

frame building that also housed the local hardware store in the Village of Kinderhook, the bank is growing and now has branches in Latham and downtown Albany in addition to rural branches in Columbia, and

Rensselaer Counties. Through its government-guaranteed lending program, the Bank is able to originate loans much larger than a typical like-sized bank

and has become an upstate leader in this business line. The bank is a member of the Federal Reserve, Federal Deposit Insurance Corporation, Independent Community Bankers of America, FHLB-NY, and the NYS Bankers Association.

## Report Offers Early Evaluation of Rapid Re-housing Programs

*Rapid Re-housing: What the Research Says*, a report from the Urban Institute, released in June 2015, examines rapid re-housing, an intervention that helps homeless families move into permanent housing by providing short-term rental assistance along with case management services. Drawing upon early findings from evaluations of rapid re-housing, researchers find evidence that rapid re-housing helps families secure housing, but may fall short in addressing the longer-term housing affordability issues that cause homelessness in the first place.

Rapid re-housing is a Housing First approach developed by local homeless service providers to eliminate the barriers to moving homeless families into permanent housing. Housing First models focus on getting families into stable housing first, and providing services once a household is living in permanent housing. Typically, rapid re-housing programs, unlike other Housing First supportive housing programs, provide short-term (less than three months) or medium-term (up to 24 months) assistance.

Two large-scale rapid re-housing

## Bill To Help Elderly Homeless Vets

On June 17th, Representative Scott Peters introduced HR 2813, the "Shelter our Servicemembers Act." The bill would direct the Secretary of Veterans Affairs and the Secretary of Housing and Urban Development to establish a pilot program that would award grants to nonprofit organizations to provide non-transitional housing for elderly homeless veterans.

The bill would authorize \$50 million to go to up to two nonprofit organizations to purchase, refurbish, and renovate property to provide up to 200 elderly homeless veterans with permanent housing. Eligible homeless veterans are those who are at least 55 years old, have been homeless for one year or more, and have a limiting condition that impedes the veteran's ability to work. The bill requires the Secretary of Veteran Affairs or the nonprofit organization to provide case management.

The bill has five co-sponsors, Representatives Charles Rangel, Juan Vargas, Alan Lowenthal, Michael Honda, and Madeleine Bordallo. The bill has been referred to the Committees on Financial Services and on Veteran Affairs. HR 2813 is available at [www.congress.gov/114/bills/hr2813/BILLS-114hr2813ih.pdf](http://www.congress.gov/114/bills/hr2813/BILLS-114hr2813ih.pdf).

evaluations are currently in progress. The Rapid Re-housing for Homeless Families Demonstration (RRHD) is conducting an evaluation of 23 sites, surveying participants and using Homeless Management Information System (HMIS) data to track outcomes. The Family Options Study is an evaluation of 12 communities. This study compares the impact of rapid re-housing with

## Planning And Zoning Consultants Sought

The Capital District Transportation Committee (CDTC) seeks consultants to assist in the preparation of the Schodack Town Center Form Based Zoning Code study. The Schodack Town Center Form Based Zoning Code study was proposed by the Town of Schodack (Rensselaer County) to develop new form based zoning code regulations that will implement Town Center concepts identified in the Schodack Town Center Plan (2014). The Town Center zoning will be coordinated with the Town's current effort to update its town wide zoning.

The study is being funded by CDTC and the Town of Schodack through CDTC's 2014-2015 Community and Transportation Linkage Planning Program. The study has a fixed budget of \$45,000 for consultant services. Proposals are due on July 17th. For more information, visit the website of the NYS Contract Reporter, and view CR number 2014963.

### Junior Underwriter

NYS Homes and Community Renewal seeks a Junior Underwriter. The Junior Underwriter assists in the underwriting and origination of mortgages for affordable multi-family housing. Bachelors degree required, masters in business or finance and/or knowledge and/or experience in real estate preferred. Minimum one or three years of employment experience depending on type of experience and level of education. For full announcement, visit [www.nyshcr.org/AboutUs/JobOpportunities/FD-JuniorUnderwriter.pdf](http://www.nyshcr.org/AboutUs/JobOpportunities/FD-JuniorUnderwriter.pdf).

TO APPLY, please send resume and cover letter to: [jobopportunities@nyshcr.org](mailto:jobopportunities@nyshcr.org). EOE

## Career Opportunities

### Executive Director

Southern Hills Preservation Corporation – a small non-profit, affordable housing agency in LaFayette, New York is seeking an Executive Director. Preferred candidates will have a combination of education, skills and experience related to hiring and supervising staff, managing existing finances and programs, analyzing needs in the community, and obtaining the resources to meet those needs.

Minimum qualifications: Bachelor's degree required; advanced degree preferred; Experience in staff supervision; Extensive experience with grant writing; A thorough understanding of developing and managing budgets and programs; Experience in affordable housing program management preferred; Excellent written and verbal communication skills required; Ability to formulate long-term strategies and manage multiple projects in a dynamic environment is critical.

The ideal candidate will be able to work independently to gain a comprehensive understanding of the agency's priorities, programs and projects, and make a persuasive verbal and written case for affordable housing and community revitalization through development, financing, advocacy, counseling and education, effectively matching the needs of prospects to these priorities.

The position is 30 hours per week with paid leave, individual health insurance, and a pension contribution. The position is expected to begin in September, 2015. Salary is commensurate with experience.

Please send cover letter, resume, salary requirements, and contact information for three professional references by July 27th, 2015 to the search committee at: [Searchcom2015@gmail.com](mailto:Searchcom2015@gmail.com). EOE

### REO/Foreclosure Specialist

New York State Homes and Community Renewal seeks a foreclosure and REO specialist to facilitate more timely processing of loans in foreclosure (once all other options to assist the borrower have been exhausted) as well as the processing of required documentation to sell foreclosed properties.

The requirements for this position include:

- 3+ years successful experience in

real estate and foreclosure;

- Possess a thorough knowledge of the New York State foreclosure and REO processes;

- Familiarity of New York State real estate contracts and closing documentation; and

- Ability to work effectively under pressure. For more information, visit [www.nyshcr.org/AboutUs/JobOpportunities/FD-REO-ForeclosureSpecialist.pdf](http://www.nyshcr.org/AboutUs/JobOpportunities/FD-REO-ForeclosureSpecialist.pdf). EOE

The New York State Rural Housing Coalition is happy to be able to provide help wanted advertising opportunities for our members and non-profit community development agencies. Ad copy must be provided in Microsoft Word format, and may be transmitted by email to [rhc@ruralhousing.org](mailto:rhc@ruralhousing.org). Ad copy must comply with federal and state equal opportunity requirements to be published, and must be received by the 25th of the month to ensure placement in the succeeding issue of *Rural Delivery*. Ads provided in this fashion will also be posted in the Career Opportunities page of the Coalition's website, unless a request is specifically made not to place the advertisement on-line.

## CDFI Listening Tour

The US Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) announced on June 23rd a national listening tour to solicit public opinion regarding a new strategic framework for the CDFI Fund. Intended to foster discussion and engagement among local community development leaders and practitioners, the listening tour will be co-hosted by CDFI Fund Director Annie Donovan alongside the Federal Reserve Bank of San Francisco, Federal Reserve Bank of Kansas City-Denver Branch, Federal Reserve Bank of Chicago, Federal Reserve Bank of New York, and Federal Reserve Bank of Atlanta.

The closest listening session will be in New York City on Friday, July 17, 2015 from 9:00 AM to 1:00 PM. It will be held at the Federal Reserve Bank of New York, 33 Liberty Street. The registration deadline is 5:00 PM on Tuesday, July 7th.

**Is your Coalition membership up to date? If not, your benefits (such as this newsletter) may end soon!**

## FHFA To Conduct Community Support Review Of Lenders

The Federal Housing Finance Agency ("FHFA") has issued a final rule amending its community support regulation, 12 CFR Part 1290. This regulation requires that Federal Home Loan Bank member lenders meet certain standards of community investment or service to continue to access long-term financing from the various Federal Home Loan Banks. In accordance with the recently revised regulation, the FHFA will review the community support record of all FHLB members at the same time, every two years.

The list of Federal Home Loan Bank of New York member lenders

required to submit a Community Support Statement form to the FHFA by December 31, 2015 is found on Page 7.

As part of its review process, the Federal Housing Finance Agency solicits public comments on the community support programs and activities of member lenders selected for review. If you have any comments, both positive and/or critical, on the performance of any of these members in meeting the credit needs of their communities, please send your comments directly to the FHFA, by email to [hmgcommunitysupportprogram@fhfa.gov](mailto:hmgcommunitysupportprogram@fhfa.gov), or by fax to (202) 649-4130.

### Save The Dates!!

September 16, 17, and 18, 2015

for the

2015 Affordable Housing and Community Development Conference

Lake Ontario Conference Center

Oswego, New York

Look for registration information in your mailbox around August 1st!

## Senators Ask Administration To Investigate Discrimination In Foreclosed Property Maintenance

On June 23rd, 15 Democratic Senators sent a letter to seven Administration officials, calling on the Administration to investigate alleged disparities in the way foreclosed homes in minority communities are maintained and marketed. Such differential treatment would potentially violate the Fair Housing Act if based on the racial makeup of the community.

The letter, organized by Senator Robert Menendez, cites a 2014 report published by the National Fair Housing Alliance that found that real estate owned (REO) proper-

ties in minority communities "were much more likely to have a higher number of maintenance and marketing deficiencies, leading to destabilizing outcomes for families and neighborhoods." REO properties in these communities were more than twice as likely to have large amounts of trash and debris on the premises, and unsecured, broken, or damaged doors when compared to properties in predominately white communities.

The letter urges the Administration to take appropriate actions to address this problem, including

"consulting with fair housing advocates and representatives of the affected communities to identify additional regulatory, supervisory, or enforcement steps that might be needed to cure existing disparities and prevent future deficiencies."

The letter is at [www.menendez.senate.gov/imo/media/doc/REO%20Management%20Disparities%20Letter%202015-06-23.pdf](http://www.menendez.senate.gov/imo/media/doc/REO%20Management%20Disparities%20Letter%202015-06-23.pdf).

The National Fair Housing Alliance report is at [www.myfairhousing.com/pdfs/2014-08-27\\_NFHA\\_REO\\_report.PDF](http://www.myfairhousing.com/pdfs/2014-08-27_NFHA_REO_report.PDF).



## Rural NY Lenders Subject To FHFA Community Support Review

The Federal Housing Finance Agency will be reviewing community support efforts of the following lenders beginning in December, and public comment is sought on the community support activities of these institutions. Please see the article on Page 6 for details.

Advantage Federal Credit Union, Rochester  
 Alden State Bank, Alden  
 Alternatives Federal Credit Union, Ithaca  
 AmeriCU Credit Union, Rome  
 Ballston Spa National Bank, Ballston Spa  
 Bank of Akron, Akron  
 Bank of Cattaraugus, Cattaraugus  
 Bank of Millbrook, Millbrook  
 Bethpage Federal Credit Union, Bethpage  
 Capital Communications FCU, Albany  
 Carthage Federal Savings and Loan Assn., Carthage  
 Catskill Hudson Bank, Monticello  
 Cayuga Lake National Bank, Union Springs  
 CFCU Community Credit Union, Ithaca  
 Champlain National Bank, Willsboro  
 Citizens Bank of Cape Vincent, Cape Vincent  
 Community Bank, N.A., DeWitt  
 Community Resource Federal Credit Union, Latham  
 CORE Federal Credit Union, East Syracuse  
 Corning Federal Credit Union, Corning  
 Empire State Bank, Newburgh  
 Empower Federal Credit Union, Syracuse  
 ESL Federal Credit Union, Rochester  
 Esquire Bank, Garden City  
 Fairport Savings Bank, Fairport  
 Family First of NY Federal Credit Union, Rochester  
 Finger Lakes Federal Credit Union, Geneva  
 First National Bank of Scotia, Scotia  
 Generations Bank, Seneca Falls  
 Genesee Regional Bank, Rochester  
 Gouverneur Savings and Loan Assn, Gouverneur  
 Horizons Federal Credit Union, Binghamton  
 Hudson Heritage Federal Credit Union, Middletown  
 Hudson River Teachers FCU, Mohegan Lake  
 Hudson Valley Bank, N.A., Yonkers  
 Hudson Valley Federal Credit Union, Poughkeepsie  
 Island Federal Credit Union, Hauppauge  
 Lake Shore Savings Bank, Dunkirk  
 Mahopac Bank, Ithaca

Manufacturers and Traders Trust Company, Buffalo  
 National Bank of Delaware County, Walton  
 Northern Federal Credit Union, Watertown  
 Orange County Trust Company, Middletown  
 Patriot Federal Bank, Canajoharie  
 Pioneer Savings Bank, Troy  
 Putnam County Savings Bank, Brewster  
 Quorum Federal Credit Union, Purchase  
 Reliant Community Federal Credit Union, Sodus  
 Saratoga National Bank and Trust Company, Saratoga Springs  
 Savannah Bank, National Association, Savannah  
 SEA COMM Federal Credit Union, Massena  
 SEFCU, Albany  
 Seneca Federal Savings and Loan Assn., Baldwinsville  
 Sidney Federal Credit Union, Sidney  
 Sterling National Bank, Montebello  
 Steuben Trust Company, Hornell  
 Suffolk Federal Credit Union, Medford  
 Sunmark Federal Credit Union, Latham  
 Sunnyside FSLA of Irvington, Irvington  
 Syracuse Cooperative FCU, Syracuse  
 T.C.T. Federal Credit Union, Ballston Spa  
 Teachers Federal Credit Union, Hauppauge  
 TEG Federal Credit Union, Poughkeepsie  
 The Bank of Greene County, Catskill  
 The Canandaigua NB & Trust Company, Canandaigua  
 The Citizens National Bank of Hammond, Hammond  
 The Delaware National Bank of Delhi, Delhi  
 The First National Bank of Dryden, Dryden  
 The First National Bank of Long Island, Glen Head  
 The National Bank of Coxsackie, Coxsackie  
 The North Country Savings Bank, Canton  
 The Summit Federal Credit Union, Rochester  
 The Westchester Bank, White Plains  
 Tompkins Trust Company, Ithaca  
 Trustco Bank, Glenville  
 Ukrainian Federal Credit Union, Rochester  
 USAlliance Federal Credit Union, Rye  
 USNY Bank, Geneva  
 Utica Gas & Electric Employees FCU, New Hartford  
 Walden Savings Bank, Montgomery  
 Wallkill Valley FSLA, Wallkill  
 Watertown Savings Bank, Watertown

Comments from the public on the community support provided by these banks should be submitted to the FHFA by December 31st. Community Support Statements, either positive or critical, should be emailed to FHFA at [hmgcommunitysupportprogram@fhfa.gov](mailto:hmgcommunitysupportprogram@fhfa.gov).

## Terwilliger Foundation Publishes Paper on Silent Housing Crisis

On June 18th, the newly launched J. Ronald Terwilliger Foundation for Housing America's Families released a white paper, **The Silent Housing Crisis: A Snapshot of Current and Future Conditions**. The paper describes the state of housing affordability in the US, the drop in homeownership opportunities and the demographic forces exacerbating these problems. In a blog post, Chris Herbert of the Harvard Joint Center for Housing Studies (JCHS) writes that the foundation correctly identifies housing affordability as a national crisis. The crisis particularly affects renters – more than half of whom are spending more than 30 percent of their income on housing. According to Ron Terwilliger, "Housing is not a commodity or an asset class.. It is at times at place of shelter or refuge... an engine of economic opportunity and growth." The mission of the new foundation is to foster engagement with this issue among politi-

cal leaders from both parties to elevate the policy debate and identify practical suggestions to reform federal housing policy. As a first step, it will seek to inject housing as a central issue in the upcoming Presidential primaries.

"Millions of families are confronted by a rental market they can no longer afford and a homeownership market for which they do not qualify. Absent a comprehensive and sustained policy response, these problems of affordability and access will continue to worsen due to powerful demographic changes," said J. Ronald Terwilliger, the Foundation's chairman and founder. "For far too long, the desperate situation in housing has been largely ignored by our nation's leaders and the media, and it's time to break the silence." Housing affordability has been steadily worsening for years, but the last decade saw the situation go from bad to worse, leading to today's crisis situation. In 1960, the

share of renters with cost burdens was roughly half today's levels. Amazingly, half of the increase over the past fifty years has occurred since 2000 as falling real incomes have combined with rising real housing costs to put housing out of reach for ever more families and individuals. And there's no prospect of meaningful improvement ahead as incomes have yet to rebound from years of declines, and surging demand for rental housing is outpacing developers' ability to build new homes.

Mr. Terwilliger is Chair of the board of directors of Habitat for Humanity International, and recently made a legacy commitment of \$100 million to HFHI, one of the largest charitable donations in history. He was the CEO of Trammel Crow Residential, the nation's largest multifamily housing developer.

The white paper can be found at : <http://jrthousing.org/research/>.

## Rapid Re-housing Evaluation, Continued

*Continued from Pg. 4, Col. 3*

other interventions, including project-based transitional housing and permanent housing subsidies.

Early findings from the RRHD study indicate that just 10% of families exiting the Rapid Re-housing Demonstration re-entered homelessness within a year. However, rates of residential instability remain high, with 76% of households moving at least once in the year after exiting the program. Further,

families exiting the RRHD still experienced significant challenges one year after exit, with 70% expressing concerns about food security and 57% reporting struggles to afford the rent. Early findings from the Family Options Study suggest that the time limits of Rapid Re-housing created anxiety for participants, as households were not certain how long their assistance would last.

Many important research ques-

tions remain about the rapid re-housing approach to family homelessness. Research is needed to evaluate rapid re-housing's impact on family income and duration of homelessness, as well as the rent burden of families exiting rapid re-housing.

The report, entitled **Rapid Re-housing: What the Research Says**, is at [www.urban.org/research/publication/rapid-re-housing-what-research-says](http://www.urban.org/research/publication/rapid-re-housing-what-research-says).

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

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