



RDP Rural Delivery

New York State Rural Housing Coalition, Inc.

November, 2013

HCR Issues Local Programs NOFA

New York State Homes and Community Renewal has issued a NOFA for a total of \$38 million in 2013 funding for local programs. The NOFA includes funding for various housing assistance programs, including:

\$25 million - AHC Affordable Home Ownership Development Program (AHODP)

\$12 million - NYS Community Development Block Grant funding for Housing Activities

\$1 million - Access to Home Program

\$400,000 - RESTORE Program

Detailed program information, Requests for Proposals and application materials are now available online at: www.nyshcr.org/AboutUs/Offices/CommunityRenewal/HousingResourcesFundingOpportunities.htm. December 20th is the magic date when applications are due.

CDBG funds are available for housing projects (rehabilitation including mobile and manufactured home replacement; home ownership; residential water and wastewater systems) that primarily benefit low- and moderate-income persons. The 2013 maximum funding limits for CDBG Housing Activities are \$400,000 for towns, cities and villages, and \$750,000 for counties.

The Office of Community Re-

newal will conduct technical assistance webinars to assist potential applicants. The webinars will provide program overviews, cover all facets of the application processes and provide an opportunity for question and answer sessions with OCR staff.

CDBG Housing Activities

Tuesday, November 12th, 10:00 AM. Please send an email to OCRinfo@nyshcr.org to register to participate in the webinar. Please include "CDBG Webinar" in the subject of the email and include your community name, email address and the names of each participant. Space is limited, only one registration per applicant is requested.

Access to Home & RESTORE

Thursday, November 14th, 10:00 AM. Please send an email to OCRinfo@nyshcr.org to register to participate in the webinar. Please include "Access to Home Webinar" or "RESTORE Webinar" in the subject of the email and include your organization name, email address and the names of each participant. Space is limited, only one registration per applicant is requested.

Not-for-profit applicants that are not pre-qualified through the New York State Grants Gateway by the application deadline of Friday, December 20, 2013, will not be eligible to receive funds, *and any appli-*

cations submitted to the OCR will be deemed ineligible for review and consideration. A user guide for the Grants Gateway is found at www.grantsgateway.ny.gov/intelligrants_NYSGG/documentation/NYSGG/NYSGG_GR_DV_Tutorial.pdf. A resource guide is found at www.grantsgateway.ny.gov/intelligrants_NYSGG/documentation/NYSGG/NYSGG_Vendor_Policy_Manual.pdf. Please check your account daily until your prequalification is complete. The system is not exactly user-friendly, and the guides may prove helpful in expediting your approval. We strongly recommend being proactive on this, and beginning the pre-qualification process as soon as possible to avoid being left out of this funding round.

In This Issue...

1000 Friends of Rural.....	Page 3
Trust Fund Support Lawsuit.....	Page 3
Fannie/Freddie Debt Elimination Act Proposed.....	Page 3
Program Profile.....	Page 4
HUD Multi-family Restructuring.....	Page 5
USDA Eligible Community Maps.....	Page 5
CDFI Bond Awards.....	Page 6
HAC Veterans Funding.....	Page 6
CDFI NOFA.....	Page 7
Storm Recovery RFP.....	Page 8

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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...

Lazio Raises Homelessness

Awareness

Former NY Congressman Rick Lazio spoke on the issue of homelessness on Anderson Cooper's *AC360 Later* on October 21st. He discussed how the issue is not being reported on currently, but is a human tragedy.

"What mother is prepared to start her first job when she slept in a van the night before, or what child is ready to go to school if his bed is under a bridge, or what senior citizen is prepared to go to a clinic for their medications after sleeping on a park bench? Tonight, there will be more homeless children in New York City than fans filling the seats in Madison Square Garden. It's a tragedy and it can get fixed. Changing federal mortgage interest deductions alone could free up a ton of money to fix the problem. We can be equitable with homeowners, we could reduce the deficit, and we can take care of those in need."

HUD Posts Webcasts On HOME Rule Revisions

HUD has launched a series of webcasts on its website detailing the revisions included in the HOME Program Final Rule that went into effect this past July. In addition to a session providing an overview of the changes, the webcasts include specific topics such as commitment and expenditure requirements; project deadlines; and CHDO roles. The webcasts can be found at www.onecpd.info/home/home-webcasts/.

HUD Provides Additional Hurricane Sandy Aid

On October 28th, HUD announced additional disaster assistance for communities impacted by Hurricane Sandy. New York State will receive an additional \$2.097 billion to address rebuilding issues, or 42% of the total new funding.

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.

10000 Friends Of Rural America Initiate Online Signup

An online sign-up campaign has begun to organize 10,000 Friends of Rural America to support the public understanding that rural America is important to our country now and in the future. The Kentucky-based campaign notes that 85% of what Americans eat comes from rural communities, as does 80% of our

water and virtually all of our energy supplies. Yet governmental policies seem to discount the importance of our rural economies, as witnessed by the current state of the federal farm bill.

You can sign up in support of Rural America at <http://10000friends.ruralamerica.org/>.

Fannie-Freddie Debt Elimination Act

Representative Jack Kingston introduced HR 3340, the Fannie-Freddie Debt Elimination Act, on October 24th. HR 3340 would require dollars repaid by Fannie Mae and Freddie Mac to the Treasury Department to be applied to reducing the national debt. The bill would prohibit the Treasury Secretary from entering any agreement to “further alter, amend, or change any provision of the Amended and Restated Senior Preferred Stock Purchase agreements related to dividend payment dates, dividend periods, dividend rates, or dividend amounts.” The measure has been referred to the House Committee on Financial Services and has no co-sponsors as of this writing.

When the government sponsored enterprises (GSEs) Fannie Mae and Freddie Mac were taken into conservatorship, they were “bailed out” with about \$188 billion from the Treasury to keep them afloat. The bailout was in the form of the Treasury buying preferred stock. In order to prevent the GSEs from recapitalizing, Treasury and the Federal Housing Finance Agency (FHFA) agreed that all profits would go to Treasury as of January 1, 2013.

The GSEs were also required by the 2008 Housing and Economic Recovery Act (HERA) to contribute a portion of their book of business to the National Housing Trust Fund. These contributions were suspended before they began when the GSEs were taken into conservatorship. The National Low Income Housing Coalition has taken the position that now that the GSEs are profitable once again, these contributions must commence immediately, and as this requirement is in statute, must supersede any policy decision, such as the current decision for all GSE profits to go to Treasury. The full bill text is available at: <http://1.usa.gov/171YvB8>. See related story in right hand column.

Lawsuit Seeks Funding For National Trust Fund

In July, the National Low Income Housing Coalition filed suit against the Federal Housing Finance Agency seeking financial support from Fannie Mae and Freddie Mac for the National Housing Trust Fund. According to the Housing and Economic Recovery Act of 2008, profits from Fannie and Freddie were supposed to be used to finance the Trust Fund. Shortly after the passage of the Act, both Fannie and Freddie were taken into conservatorship, and placed under the control of FHFA. The NLIHC suit, which was joined by the Right to the City Alliance and 3 individual plaintiffs, contends that Fannie Mae and Freddie Mac are now profitable, and funding should begin flowing to support the Trust Fund.

In an October 16th court filing in the US District Court in Florida, FHFA moved to dismiss the claim, challenging NLIHC and the other plaintiffs standing to sue; and claiming that the FHFA Director, as the conservator of Fannie Mae and Freddie Mac, is immune from any judicial challenges and that Congress gave the Director sole discretion to determine Fannie and Freddie’s financial viability. FHFA also asserted that even if these two threshold questions were answered in favor of the plaintiffs, the plaintiffs could not prevail because the Fannie and Freddie continued to be financial unstable.

The next step in the lawsuit is for US District Court Judge Marcia Cooke to rule on FHFA’s motion to dismiss, which is expected to be in late 2013 or early 2014. If the case then proceeds, the next decision point will be in July 2014.

Rural Advocates Annual Meeting
November 13 and 14, 2013
Otesaga Hotel
Cooperstown, New York

email Nancy Berkowitz for info:
ruraladvocates@gmail.com

In our regular feature, Rural Delivery invites members of the Rural Housing Coalition to highlight their community development projects and programs in the pages of this newsletter. This month, we are pleased to present the programs of Seneca Housing, Inc. of Seneca Falls, NY. In their own words, here is their story:

Seneca Housing, Inc. is a 501(c)(3) corporation established in 1972. The purposes for which this corporation was organized include “providing fair and adequate housing for low-income, elderly and distressed persons unable to obtain such housing unassisted and to do any other act or thing incidental to or connected with the foregoing purposes or in advancement thereof.” In order to further our mission, we provide various housing programs, including:

Rental Assistance: Seneca Housing administers the HUD Section 8 Housing Choice Voucher Program in Seneca County, a monthly rent stipend paid directly to the landlord to subsidize the rent, under contract with New York State Homes and Community Renewal. Our staff is certified to conduct briefings, enrollment interviews, interim and annual recertifications, and Housing Quality Standards inspections, and our administration of the program has consistently earned “high performer” status in the state auditing process. Under this program, we facilitate the provision of HUD rental assistance to 250 families or individuals so that they have the financial ability to live in safe, decent housing. The Section 8 program brings in over \$1,000,000 per year to Seneca County landlords in the form of rent subsidies. Section 8 clients are low- and very-low income tenants, with incomes at or below 50% of area median income. Our current waiting list contains almost 250 families, and it can take

more than 4 years to reach the top of the waiting list for assistance.

Seneca County HOME Rental Rehab 2012 Program: Through contract with NYSHTFC, we are currently launching a \$324,000 rental rehab program to assist in the improvement of 20 rental units in Seneca County in partnership with Seneca County Weatherization. This 2-year program will provide rehab assistance at an average amount of \$15,000 per unit, and requires a 25% match from property owners. Owners must maintain affordable rents and rent to income-eligible tenants for a 5- or 10-year affordability/recapture period, depending upon the level of assistance.

Seneca First Home Program: This program assists low-income first-time homebuyers in Seneca County to purchase a home. Funding is provided through the New York State Housing Trust Fund Corporation to assist

Program Profile: Seneca Housing

Works to present Homebuyer Education Training using the “Realizing the American Dream” curriculum. The course is offered 3-4 times per year, and includes 10-12 hours of classroom training on money management, understanding credit, credit repair, budgeting, getting a mortgage loan, shopping for a home, managing finances, and home maintenance. In addition to the course time, students attend one-on-one sessions to assess and resolve credit and budgeting issues in preparation for homeownership. To date, we have trained over 200 individuals in



Habitat/Seneca Housing Partnership



Housing Rehab, After

with down payment, closing costs, and home repairs, and is run in partnership with Seneca County Weatherization to provide energy efficiency measures in the homes. Through the course of the program, we have assisted 10 first-time homebuyers to achieve the American Dream of home ownership.

Homebuyer Education/Budget Counseling/Credit Repair: Our staff is certified through Neighbor-

homeownership.

Our vision for the future includes our new Safety and Financial Empowerment (“SAFE”) Program to provide emergency housing and counseling for residents of the County who are homeless as a result of domestic violence. We are in the process of converting unfinished spaces in our building into apartments, one of which will be dedicated for DV victims. Net rental proceeds will be used to fund security deposits, rental subsidies, and other costs incurred by our clients as they graduate to permanent housing, and expect to serve a minimum of 4 families per year in this apartment (3 months per family).

HUD Multifamily Office To Be Restructured

By 2016, HUD's Office of Multifamily Housing will be revamped to reduce the number of hubs, and to more closely align central office functions with field office functions. The new configuration will consist of 5 hubs in New York City, Atlanta, Chicago, Fort Worth and San Francisco. HUD will implement workload sharing to allow project paperwork to be processed faster. HUD will use a system of risk-based underwriting to make sure that higher risk projects are processed by more experienced underwriting staff who will manage the review end to end. HUD will create a title of Troubled Asset Specialist to focus on projects in difficulty, while Account Executives will manage the non-troubled housing portfolio. The five hub locations will oversee 10 field offices, and central office staff will be organized into Multifamily Production; Asset Management and Portfolio Oversight; Recapitalization; and Field Operations functions.

The Multifamily Housing Office is committed to implementing these changes as smoothly as possible by using a multi-year, phased approach. The re-assignment of offices will begin with Ft. Worth/Kansas City this fall/winter and proceed with Chicago/Detroit through the remainder of 2014. Any re-assignment within in the NYC hub will take place last, in late 2015 or 2016.

Career Opportunities

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.

Native CDFI Training Application Announced

The Community Development Financial Institutions Fund (CDFI Fund) recently launched The Leadership Journey II: Continuing Native CDFI Growth and Excellence. The training series is open to a new cohort of Native CDFIs to participate in a comprehensive program of targeted training and technical assistance. The series is provided by NeighborWorks® America with specialized input from the Seven Sisters Community Development Group. Certified Native CDFIs will be invited to apply to participate with a unique cohort of 15 organizations that will collaborate over a two year period to access training, technical assistance, and executive coaching opportunities. New components to The Leadership Journey II include a formal peer mentoring program and the future development of a virtual resource bank for the CDFI Fund's website.

The application to participate in The Leadership Journey II cohort is

now available online. Complete applications must be submitted by 11:59 PM on November 20th. The first week-long training session will be held in March 2014. Registration costs for the trainings and technical assistance as well as travel and hotel accommodations will be covered by the CDFI Fund.

The Capacity Building Initiative was created to help CDFIs improve their ability to deliver financial products and services to economically distressed communities and achieve long-term sustainability. Through training workshops, webinars, market research, customized technical assistance, and informational resources, the Capacity Building Initiative helps CDFIs develop, diversify, and grow. The specialized trainings target important issues that affect CDFIs and the communities they serve. For more information about the Capacity Building Initiative, visit the CDFI Fund's website at www.cdfifund.gov/cbi.

USDA Delays Use Of New Rural Eligible Areas

The US Department of Agriculture has delayed the use of the latest Census data in determining eligible communities for some USDA financing programs. Changes to the map of eligible areas for Rural Development home loan programs based on 2010 Census data were scheduled to take effect October 1st. However, passage of the Continuing Appropriations Act of 2014 has postponed the implementation date to January 15, 2014. To view the new maps go to <http://eligibility.sc.egov.usda.gov> and select "Future Eligible Areas" on the left menu. Complete applications received by USDA before January 15, 2014 will continue to use rural area definitions based on 2000 Census data. Please contact your local USDA Rural Development Service Center for more information.

Enterprise/LISC Receive Initial Bond Awards

The US Department of the Treasury has completed the inaugural round of its Community Development Financial Institutions Bond Guarantee Program, and a partnership involving Enterprise Community Loan Fund Inc. and the Local Initiatives Support Corp. has been chosen to receive funding in the first round. The Treasury approved term sheets for \$100 million in bonds to be utilized to back affordable housing and other commercial development projects in low-income communities.

The Treasury will guarantee as many as 10 bonds per year at a minimum of \$100 million each. The bonds, which feature maturities up

to 29.5 years, are to be purchased by the Federal Financing Bank upon issuance. Enterprise and LISC decided to join forces on the program application.

“We are two organizations that have a similar history, a similar commitment to housing and housing needs and then more broadly, community development needs,” Lori Chatman, president, Enterprise Community Loan Fund, told *Commercial Property Executive*.

Trisail Funding Corp., a subsidiary of Bank of America, will issue the bonds. Each organization will have \$50 million in proceeds from the bonds. Enterprise plans to use its \$50 million for a range of com-

mmercial development projects, including providing permanent mortgages of as much as \$2 million for affordable multi-family properties.

“In terms of the affordable housing market, we’d like to think that the biggest impact is another source of capital and more so, a source of capital that could be particularly useful to those owners and those projects where an agency execution is not available to them,” Chatman added. “We’re looking at multi-family housing where there is a need for a permanent mortgage that does not easily fit into the other housing project options like FHA, Fannie Mae and Freddie Mac.”

HAC Expands Efforts to Create Affordable Housing for Rural Veterans

Second Round of Funding from The Home Depot Foundation

The Housing Assistance Council (HAC) will continue its Affordable Housing for Rural Veterans (AHRV) initiative for a second year thanks to a generous grant from The Home Depot Foundation. In July 2012, HAC launched the AHRV effort to increase the capacity of nonprofits in rural areas to provide affordable housing for veterans in their communities.

Rural America is home to a disproportionate number of veterans. For example, more than 40% of enrollees in the VA health system are rural residents. But, people from rural areas represent only 20% of the US population.

“Veterans put themselves in danger to protect our country and our communities. HAC is proud to work with The Home Depot Foundation to help provide safe, affordable housing for soldiers when they return home,” said Moises Loza, HAC’s Executive Director.

HAC plans to use the funds from The Home Depot Foundation to provide training to housing developers and advocates in rural areas; increase the capacity of the local organizations to address veterans’ housing needs; and improve the quality and quantity of information about the housing conditions of veterans in rural areas. “To make headway on the complicated housing issues that veterans face, especially in rural areas, we are glad to continue our work with the Housing Assistance Council,” said Kelly Caffarelli, president of The Home Depot Foundation. “Through cross-sector collaboration we will address the immediate critical housing needs of rural veterans, positively impacting not only individual families, but entire communities.”

For more about the Affordable Housing for Rural Veterans initiative, visit www.ruralhome.org.

Toyota Donates Efficiency

Although the offer of kaizen, or “continuous improvement,” instead of cash from global auto giant Toyota initially was met with apprehension at the Food Bank for New York City, the efficiencies the company has built into the charity’s operations have been transformative, the New York Times reports.

Toyota engineers began to work with foodbank officials in 2011 to optimize workflow and quality by continuously looking for ways to make incremental improvements at the foodbank’s facilities. At a Harlem soup kitchen, for instance, wait times were cut from as much as ninety minutes to eighteen minutes by allowing patrons to wait closer to the kitchen and enter as soon as a seat became free. At a Staten Island food pantry, families spent six minutes picking up groceries instead of eleven minutes after pantry shelves were reorganized and color coordinated. And at a warehouse in Brooklyn, a conveyor belt and an

Continued on Page 8

Fete In Honor Of Linda Stratigos

Linda Stratigos, former Board member of the Rural Housing Coalition, moved on from her position as Executive Director of Western Catskills Community Revitalization Council on October 18th. A reception was held in her honor at Liberty Rock Books, in Hobart on October 25th, celebrating a decade of her leadership. The location was significant, as it was renovated by Western Catskills using NY Main Street, ESDC Restore NY, and a bit of HOME funding.

In his comments, the Board Chair of WCCRC said “ In all the compliments that we can make

concerning Linda’s tenure the most important thread is to remember her vision, for the area, for the



Every area, every town and village, every business or not for profit, all received the best effort from her and WCCRC.

Thank

individuals she served, for the WCCRC mission, -she tried to make a better place (our service are) for ALL regardless of who they are or where they come from.

you for your tireless work also at WCCRC. I look forward to working with you as we move forward.”

Western Catskills is a rural preservation company headquartered in Stamford, and serving multiple townships in three different counties covering the mountaintops of the Catskills.

2014 CDFI Funding Round Announced

On October 29th, the US Department of the Treasury’s Community Development Financial Institutions Fund (CDFI Fund) released the fiscal year 2014 Notice of Funds Availability for the Community Development Financial Institutions Program (CDFI Program) and Native American CDFI Assistance Program (NACA Program).

The Administration’s FY 2014 Budget for the CDFI Fund requests up to \$191 million in Financial Assistance (FA) and Technical Assistance (TA) awards:

- \$144 million for CDFI Program awards;
- \$35 million for Healthy Food Financing Initiative Financial Assistance awards; and
- \$12 million for NACA Program awards.

The amounts available to make awards under the CDFI Program and NACA Program are subject to final

appropriations. The awards will support CDFIs that are providing affordable financing and related services to low-income communities and populations that lack access to credit, capital, and financial services.

The deadline for submission of the CDFI Program and NACA Program applications is noon on December 23rd. The CDFI Fund strongly encourages all applications be submitted at least three days before the deadline.

All applicants must submit their applications electronically through *Grants.gov*. The CDFI Fund will not accept CDFI Program or NACA Program applications through *myCDFIFund* accounts, nor will applications be accepted via mail, overnight courier, e-mail, facsimile, or other forms of communication. Please see the NOFAs for more information on submitting the CDFI

Program and NACA Program applications.

Reference copies of the NOFAs and all application materials can be found on the CDFI Fund’s website. CDFI Program information is found at www.cdfifund.gov/cdfi. NACA Program information is found at www.cdfifund.gov/native. All application materials are also available on *Grants.gov*, under each funding opportunity.

All applicants must be registered in *SAM.gov*, *Grants.gov*, and *myCDFIFund* to apply for funding. Organizations should confirm that their accounts are up to date as soon as possible in order to avoid potential application submission problems. New potential applicants are encouraged to begin the registration process now and will find registration guidance at each website. Pre-recorded webinars can be found at www.cdfifund.gov/cdfi.

RFP Issued For Assistance With Storm Recovery

NYS Homes and Community Renewal has issued an RFP for firms to help with storm recovery for Hurricanes Sandy and Irene and Tropical Storm Lee. The selected firm will:

1. Establish policies and procedures to determine project eligibility for CDBG-DR based on guidance provided by HTFC/Governor's Office of Storm Recovery, primarily for projects that are also funded with FEMA-PA and HMGP funds;
2. Develop and establish a data warehouse, file structure and reporting mechanism necessary to ensure that the match program complies with HUD CDBG-DR regulations;
3. Review FEMA project worksheets and other Federal work orders to determine CDBG-DR eligi-

bility for activities undertaken in response to Hurricane Sandy, Hurricane Irene and Tropical Storm Lee. The prioritization order of project reviews will be relayed by the HTCF/Governor's Office of Storm Recovery to the selected firm;

and

4. Based on a review of EPA, FEMA, FHWA, FTA, and USACE rules and CDBG-DR regulations, make recommendations to HTFC on which projects are ready and eligible for CDBG-DR match reimbursement.

The deadline for submission of responses to the RFP is November 18th. To view the RFP, visit www.nyshcr.org/AboutUs/Procurement/CDBG-DR-FEMA-PA-RFP.pdf.

Business/Nonprofit Relationships Webinar Slated

The Foundation Center will hold a webinar on November 12th for nonprofits that wish to learn how nonprofit leaders are crafting new sustainable relationships with businesses and corporations. The free one-hour webinar will begin at 1:00 PM. Offered in partnership with the Center for Nonprofit Management and Strategy at the Baruch College School of Public Affairs, this webinar will offer insight and guidance to help you navigate the brave new world of nonprofit and business partnerships. We'll specifically address new trends driving these relationships. To register, visit www.grantspace.org/Classroom/training-calendar/online/building-nonprofit-business-partnerships-2013-11-12-webinar.

Toyota Shares Efficiency, Cont.'

Continued from Page 6

assembly line enabled volunteers to pack a box of supplies for Sandy victims in eleven seconds, down from three minutes, while the introduction of smaller boxes increased the number of boxes delivered in each truckload.

"It's a form of corporate philanthropy, but instead of giving money, they're sharing expertise," David J. Vogel, a professor and an expert in corporate social responsibility at

the Haas School of Business at the University of California, Berkeley, told the Times. "It's quite new."

In the 1990s, Toyota shared its expertise only with its auto parts suppliers. But as the company came to recognize that there was broader interest in its model, it began to offer consulting-style services to non-automotive manufacturers and nonprofits. Today, the Toyota Production System Support Center supports about forty organizations,

half of which are nonprofits that receive the services for free.

"From banks to restaurants to airlines, people give money and time and we're grateful," said Margarete Purvis, CEO of the Food Bank for NYC. "But it's very rare for people to come and say, 'You know what, this is the model that made our company great, and we will share it with a charity with the hope that it will provide for the neediest people in your city.'"

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INCORPORATED

79 North Pearl Street
Albany, New York 12202

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

Illegitimi Non Carborundum