



New York State Rural Housing Coalition, Inc.

November 2019

HCR Modifies Capital Programs RFP Process Unified Funding Moniker Is Shelved

NYS HCR has updated its process for issuing Requests For Proposals for the development of affordable housing projects. The new HCR Multifamily Finance 9% RFP (formerly known as the Unified Funding RFP) is a competitive process used to award 9% Low-Income Housing Tax Credits and subsidy financing to sponsors proposing affordable and supportive multifamily housing projects that address a wide range of needs identified as part of the state’s housing goals. The new 9% RFP process will be more accessible to sponsors, improve the quality of projects so they continue

to align with state housing goals, and streamline the review of applications for HCR staff.

Detailed information on all the HCR capital programs has been issued in the form of term sheets, each covering a different program, including the Housing Development Fund; the 9% LIHTC; the federal Housing Trust Fund; the Public Housing Preservation Program; the Rural and Urban Community Investment Fund; the State Low Income Housing Tax Credit; the Supportive Housing Opportunity Program; the Section 8 program; and the Middle Income Housing Program.

Details on all of these programs, with resource materials, were posted on the HCR website on October 8th and are currently available for use.

The deadline for early round applications is November 15th. The Regular Round application deadline is December 15th. Deadlines for technical assistance requests are found in the RFP on page 5.

The RFP materials for the latest round of HCR capital funding are found at <https://hcr.ny.gov/fall-2019-multifamily-finance-9-rfp#overview>.

OCR Issues NOFAs For Local Programs

The Office of Community Renewal has issued NOFAs for two housing programs - the HOME Local Program and the Community Development Block Grant for Housing Activities. \$10 million is available for the CDBG housing program, and \$6 million is available for HOME LPAs. These funds are for projects that develop affordable housing, improve accessibility, preserve home ownership, provide home ownership opportunities and preserve communities throughout New York State.

Funding proposals are due on or

before December 18th. Applications for manufactured housing replacement will be accepted under both the HOME and CDBG programs. A webinar for the HOME program will be held on November 6th, and for the CDBG program on November 8th. Both webinars will begin at 10:00 AM, and registration is required.

More information on each of the NOFAs is available at the respective websites: <https://hcr.ny.gov/nys-home-program> and <https://hcr.ny.gov/community-development-block-grant>.

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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: 79 North Pearl Street, Albany, New York 12207
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Bits and Pieces...

SAMHSA Grants For Homeless Issued

SAMHSA issued a NOFA for funding to assist homeless individuals on October 15th. The due date is December 16th. Learn more at www.samhsa.gov/grants/grant-announcements/ti-20-001?fbclid=IwAR2CpZ18bgqyona4_VIVbRK2t-V7XTgWMsSvX4PEk2iBqRiwcNdlu2A-i32U.

Interest Rates Drop

The interest rate for USDA Section 502 Direct single family mortgages drops to 3.0% effective November 1st.

Disaster Funding Not Being Spent

An article in the NY Times chastises HUD for not spending disaster recovery funding quickly enough. The article is found at www.nytimes.com/2019/09/05/climate/federal-hurricane-wildfire-disaster-funds-unspent.html.

Disaster Impact On Small Retailers

Streetsense has an article on building resilience for small retailers who are affected by natural disasters, such as flooding, particularly those located in ground floor spaces. There is a mix of adaptation and mitigation strategies that can be undertaken on Main Street to make retail more resilient to climate change and its impacts. The article is found at: <https://www.lari-saortizassociates.com/building-climate-resilience-in-commercial-districts/>.

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.

Housing Counselor Training Slated

A training webinar will be held on November 4th on the **Housing Counselor Certification Rule: HOME, CDBG, and Other CPD Programs**. Learn about the HUD Housing Counselor Certification Rule and how it applies to the HOME Investment Partnerships Act program, the Housing Trust Fund (HTF), the Community Development Block Grant (CDBG), CDBG Disaster Recovery, Continuum of Care and Emergency Solutions Grant (ESG) Programs. Learn about options for participation, such as partnering with a HUD-approved housing counseling agency or participating directly. Certification rule resources that are available on the HUD Exchange will also be covered during the webinar. Register today to reserve your place at <https://register.gotowebinar.com/register/6272944036452405251>.

Call to Strengthen CRA

Twenty-nine members of Congress sent a joint letter on October 8th urging the FDIC and the Office of the Comptroller of the Currency to strengthen the Community Reinvestment Act.

The letter notes that the CRA has helped increase access to banking and credit for low-income communities as well as combat the country's history of housing discrimination and disinvestment in communities of color. It encourages the regulators to work with stakeholders, particularly civil rights groups and organizations representing communities most directly impacted, on any CRA changes. The Congressional letter can be found at <https://tinyurl.com/y5prrtl>.

State Approves New Residential Code Without Fire Sprinkler Mandate

On September 27th, the New York State Code Council approved a new family of codes (based on 2018 ICC, with NY specific changes). There had been a push for a fire sprinkler mandate in one- and two-family homes and townhouses in the new code.

The New York State Department of State (which oversees the Code Council) has created a task force to study the fire sprinkler issue ahead of the next code update (roughly three years from now).

The new nergy codes will go into effect in March, 2020.

Section 811 Funding Available

For the first time in nine years, HUD has released new funding for the Section 811 rental housing program for persons with disabilities. \$75 million is available to create new rental units, and \$37 million is available for project rental assistance. The NOFA was issued on October 9th, and applications are due on February 10, 2020. Up to \$2.5 million per project is available in capital funding, and up to \$7 million for project rental assistance. The goal is to support affordable housing developments that allow persons with disabilities to live as independently as possible in their own communities. Visit www.grants.gov/web/grants/view-opportunity.html?oppId=321435 for more infomation on the capital funding. The NOFA for project rental assistance is found at www.grants.gov/web/grants/view-opportunity.html?oppId=321436.

Distressed Cities Program Accepting TA Requests

HUD began accepting requests for Technical Assistance under the new Distressed Cities Technical Assistance Program on September 16, 2019.

This TA program is specifically designed to assist communities with populations under 40,000 that are struggling to recover from natural disaster and economic decline. The TA program will be community-specific and scaled to ensure a measurable impact on communities' growth and resilience, as well as an efficient use of public funds.

DCTA may be used to build capacity around:

- Financial management
- Economic revitalization
- Affordable housing development
- Disaster recovery and resiliency planning
- Cross-sector partnership building
- Utilizing federal development programs

To learn more about this new TA program, including eligibility requirements and how to request assistance, visit the Distressed Cities Technical Assistance page on the HUD Exchange.

The Deadline Approaches

As of October 25th, HUD reports that it is one-third towards its goal of having a HUD-certified housing counselor in every housing counseling agency by August 1, 2020. Currently, 574 housing agencies have achieved this milestone, nationally. In New York, 52 agencies have met the goal, the highest level of all the states.

Request for Public Comment: FY 2020-2022 Bank Enterprise Award

The US Department of the Treasury, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act (PRA) of 1995, 44 USC 3506(c) (2)(A). Currently, the Community Development Financial Institutions Fund (CDFI Fund), US Department of the Treasury, is soliciting comments concerning the Bank Enterprise Award Program (BEA Program) Application, for the fiscal year 2020 to FY 2022 funding rounds.

The purpose of the BEA Program is to provide an incentive to Federal Deposit Insurance Corporation-insured (FDIC-insured) depository institutions to increase their lending, investment, and financial services to residents and businesses located in economically distressed communities, and provide assistance to Community Development Financial Institutions through grants, stock purchases, loans, deposits, and other forms of financial and technical assistance.

The CDFI Fund will make awards through the BEA Program to FDIC-insured depository institutions, based upon such institutions' demonstrated increase of qualified activities, as reported in the application. The application will solicit information concerning: applicants' eligibility to participate in the BEA Program; the increase in total dollar value of applicants' qualified activities; impact of qualified activities; and appropriate supporting documentation. The questions that the application contains, and the information generated thereby, will

enable the CDFI Fund to evaluate applicants' activities and determine the extent of applicants' eligibility for BEA Program awards.

The CDFI Fund is seeking: (a) specific input on the BEA Program Application; and (b) general input on other BEA Program-related topics and considerations. Commentators should ensure that their comments are clearly labeled in order to distinguish those related to: (a) the BEA Program Application or, (b) other BEA Program-related topics and considerations. The (existing) Application may be obtained at www.cdfifund.gov/programs-training/Programs/bank_enterprise_award/Pages/default.aspx.

Comments concerning the application are invited on: (a) whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (d) ways to minimize the burden of the collection of information on respondents, including through the use of technology; and (e) estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services required to provide information.

Comments are also invited on a wide-range of other BEA Program-related topics and considerations. For example, the CDFI Fund asks for comment on whether it should:

- require applicants to report on their safety and soundness by requesting that they provide information on their most recent independent audit, their most re-

cent CRA rating, and information on any enforcement actions;

- add other types of loans, investments or service activities not currently considered BEA Program Qualified Activities;
- collect additional information on the impact of program related investments;
- collect basic information on the affordability of financial products reported to the CDFI Fund in the BEA Program Application for award consideration; and
- make changes to how awards are prioritized included prioritizing awards to applicants that invested in Persistent Poverty Counties during the Assessment Period.

A complete list of questions regarding the BEA Program application, as well as BEA Program-topics is provided for review and comment in the Federal Register notice.

Comments must be submitted in writing by 60 days after the date of publication of the Federal Register notice via email to Mia Sowell, BEA Program Associate Program Manager, CDFI Fund, at bea@cdfi.treas.gov or Service Request in the Award Management Information System. For the Service Request, select "BEA Application" for the record type.

The Federal Register Notice is found at www.govinfo.gov/content/pkg/FR-2019-10-15/pdf/2019-22377.pdf.

Save The Dates!!!
September 21st-23rd, 2020

**The Affordable Housing and
Community Development
Conference
Utica, New York**

Career Opportunities

Debt Servicing Representative

HUD currently has an opening for a permanent full time Debt Servicing Representative in the Office of Housing at the Albany office. The Asset Recovery Division is responsible for debt servicing activities for a variety of different receivables assigned to the Financial Operations Center. Job duties include interviewing individual and commercial debtors to determine ability to pay; financial review and analysis, including solvency and cash flow projections; determination of collection potential; and implementation of debt collection methods. Initiate appropriate enforced recovery efforts: IRS offsets, Dept. of Justice referrals, and other actions to defend HUD's position of enforceability through hearings held by the Board of Contract Appeals and the Office of Administrative Law Judges.

Qualifications include one year specialized experience in applying financial management principles in review of consumer credit reports, personal tax returns, and/or profit/loss statements; implementing financial policies and procedures; and utilizing standard computer software and database programs for information analysis. PhD or equivalent degree may substitute for work experience, or a combination of work and education. This position is a GS-11 level with a salary range of \$52,116 to \$81,976 per year, plus comprehensive benefits.

For more information, visit www.usajobs.gov/GetJob/ViewDetails/549778000. The application deadline is November 8th.

EOE

Housing Development Director

The Housing Development Director is a senior leadership position charged with the planning, resource development, implementation and management of projects, oversight of rehabilitation projects, and new construction for the Tioga Housing Partnership (THP) to ensure that the objectives of each project are accomplished within prescribed timeframes and funding parameters; prepares presentations, materials, and makes recommendations to the THP Board based on research, data, and feedback from the THP steering committee.

- A Bachelor's degree from a regionally accredited or registered college or university with major work in Community Planning, Housing Development, Construction Management, Business, or closely related field; AND three years of progressively responsible administrative/supervisory/financial management experience in Community Planning, Housing Development, construction, or a closely related field, or an equivalent combination of training and experience.

- Ability to analyze complex data, perform sophisticated analysis and make appropriate recommendations and decisions; experience with project software (CAD) a plus.
- Ability to read, write, interpret project and product specifications, contract documents, construction plans, blueprints, invoices, etc.
- Decision-making - ability to prioritize multiple tasks, follow projects through to completion, work with minimal supervision
- Communication proficiency - able to communicate clearly verbally and in writing, with all levels of staff, management, Board members, community partners, elected officials, etc.

Benefits: Generous benefits include medical/dental insurance; pension; vacation & sick leave; paid holidays; etc. Salary: \$50,000 – \$60,000 DOE. Please send cover letter and resume with completed application to: careers@tiogaopp.org or to Human Resources, Tioga Opportunities, Inc., 9 Sheldon Guile Blvd., Owego, NY 13827. EOE

President and CEO

Better Communities and Neighbors seeks new leadership to run a corporation resulting from the merger of 2 NPCs. See the complete job profile at <https://files.constantcontact.com/f24a3088501/7faf8065-1ca6-46c2-a04c-557aec5ce0d3.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. 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.

Fiscal Year 2020 SFH Guaranteed Funds Now Available

Fiscal Year 2020 funding for Rural Development's Single Family Housing Guaranteed Loan Program is now available. The funding is authorized by the Continuing Appropriations Act, 2020, and Health Extenders Act of 2019, (PL 116-59, HR 4378).

Loan guarantee requests that received Form RD 3555-18/18E, "Conditional Commitment for Single Family Housing Loan Guarantee" contingent upon the availability of an appropriation, will be obligated in the Agency's financial system over the next 2-3 business days. An updated "Conditional Commitment will be electronically generated by the Agency to remove the "contingent upon" language. Lender receipt of the updated Conditional Commitment will signal the request has been successfully obligated by the Agency.

Questions regarding this announcement may be directed to sfhgld.program@wdc.usda.gov or (202) 720-1452.

The Low Income Forum On Energy and NYSEERDA will host a webinar on November 13th on the Solar For All program. The one hour webinar will begin at 1:30 PM. The presenter is Sara Jayanthi, of NYSEERDA.

Across New York State, community solar is making clean solar energy available to more New Yorkers than ever before. Community solar allows eligible residents to go solar—no equipment required. Solar panels are installed at a site in a community rather than on individual rooftops.

Montgomery Nominated HUD Deputy Secretary

Brian Montgomery has been nominated to be Deputy Secretary at HUD. His nomination was announced on October 8th. Mr. Montgomery will manage the day-to-day operations of the agency and will advise and assist the Secretary in leading the Department's nearly 8,000 employees. Mr. Montgomery currently performs duties of the Deputy Secretary of the Department and serves as HUD's Assistant Secretary for Housing and Federal Housing Commissioner.

As Federal Housing Commissioner, Mr. Montgomery is responsible for the management of FHA's more than \$1.4 trillion mortgage insurance portfolio, which includes its Single Family, Multifamily, and Health Care programs. As Assistant Secretary for Housing, he also oversees HUD's Project-based Section 8 rental assistance housing program, the Office of Housing Counseling, and HUD's Manufactured Housing Program.

Solar For All Webinar

This webinar is your opportunity to learn about Solar for All, a utility-bill assistance program administered by NYSEERDA, that offers participants free subscriptions to a local community solar project. Program participants receive monthly credits on their electricity bills—between \$5-\$15 a month—and there are no upfront costs, fees, or payments to participate. This is a great way to reduce costs for your very low income tenants, giving them more disposable income to help with nutrition or medication expenses.

Affordability Breakthrough Challenge

Enterprise Community Partners is expecting to release an RFP this fall for the Housing Affordability Breakthrough Challenge. The Wells Fargo Foundation has committed \$20 million to elevate innovation and drive new ideas for the next generation of housing affordability solutions in financing, construction, and resident services and support. Following the RFP process completion, Enterprise will host a pitch competition to select 6 winners.

Interested persons can sign up for updates on the grant opportunities and other news about the challenge at www.enterprisecommunity.org/financing-and-development/grants/housing-affordability-breakthrough-challenge.



To be eligible participants must:

- Live in New York State, regardless of ownership or rental status.
- Pay their own electric bill.
- Have a household income below 60% of the State median income.
- Receive electricity from Central Hudson Gas & Electric, Con Edison, National Grid, NYSEG, Orange and Rockland, or Rochester Gas & Electric.

A housing agency in rural eastern New York has already had success signing up tenants for Solar For All at the time of move in, when all the needed documents are on hand.

Rural Development Webinar

Zeffert and Company will host a webinar “Essentials Of Rural Development” on December 11th. The two-part webinar on administration of USDA-financed housing projects will begin at 11:00 AM CST (noon, our time). Part 2 will commence at 2:00 PM CST (3:00 PM, our time).

Webinar content includes Section 515 housing; property maintenance; marketing; wait lists; and eligibility requirements. Part 2 of the training will cover annual and adjusted income; verifications; allowable deductions; determining rents; and recertification.

Registration for the webinar is \$175 per person. Register online at www.zeffert.com. For additional information, call (314) 336-4853, or email gbarnes@zeffert.com.

New Overtime Rule Goes Into Effect January 1st

The US Department of Labor is updating the the rules regarding overtime pay effective January 1, 2020. Some of these rules haven't been updated in half a century. The rules include increases to the threshold for employees that are exempt from Overtime requirements.

To learn more about the new rules, visit: https://blog.completopayroll.com/what-requirements-must-an-employee-meet-to-be-exempt-from-overtime?utm_campaign=The%20Newsletter&utm_source=hs_email&utm_medium=email&utm_content=78371530&hsenc=p2ANqtz-85DqaHB2XOVhrt3sUcvtiC5L05g-wPkJE9a0Oj2jPAzQlZQEG-x2mL94MjSHHeQoeNHBL9h48aPV2CdQKhLisORnD4w&hsmi=78467725.

USDA Rural Energy For America Program (REAP) Deadline

USDA Rural Development offers REAP funding to support agricultural producers and rural small businesses to reduce energy costs and consumption by purchasing and installing renewable energy systems

and making energy efficiency improvements in their operations. The next application deadline for grants is March 31, 2020. Loan guarantees applications are accepted year-round.

Transit Oriented Design Demo

The Federal Transit Administration (FTA) announces the availability of approximately \$19.19 million in a Pilot Program for TOD Planning funding to support comprehensive planning associated with new fixed guideway and core capacity improvement projects. FTA may award amounts ranging from \$250,000 to \$2,000,000.

The Pilot Program for TOD Planning provides funding to local communities to integrate land use and transportation planning in new fixed guideway and core capacity transit project corridors. As required by statute, any comprehensive planning funded through the pilot program must examine ways to improve economic development and ridership, foster multimodal connectivity and accessibility, improve transit access for pedestrian and

bicycle traffic, engage the private sector, identify infrastructure needs, and enable mixed-use development near transit stations. Consistent with statutory direction, FTA is seeking comprehensive planning projects covering an entire transit capital project corridor, rather than proposals that involve planning for individual station areas or only a small section of the corridor. To ensure that planning work reflects the needs and aspirations of the local community and results in concrete, specific deliverables and outcomes, FTA is requiring that transit project sponsors partner with entities with land use planning authority in the transit project corridor.

For more information, visit: www.transit.dot.gov/TODPilot. The deadline for applications is November 18th.

FEMA Pre-Disaster Funding Announced

The Pre-Disaster Mitigation (PDM) program makes available Federal funds to State, Local and Tribal Governments to implement and sustain cost-effective measures designed to reduce the risk to individuals and property from natural hazards, while also reducing reliance on Federal funding from future disasters.

FEMA will provide allocations of \$575,000 as required by the Stafford Act to states and territories;

and a tribal set aside of \$20 million for allocations up to \$575,000 for Native American Indian tribal governments to support overall mitigation planning and projects. The remaining PDM funds will be awarded on a competitive basis with a focus on multi-state/tribal mitigation initiatives.

Visit Grants.gov for full details at: www.grants.gov/web/grants/view-opportunity.html?oppId=320395.

Current Legislative Issues

The federal government is operating on a Continuing Resolution that expires on November 21st. The Senate is now considering a four-bill spending package for FY 2020 that includes funding for affordable housing and community development programs at HUD and USDA, as well as several key amendments:

- An amendment to increase investments in affordable housing for low-income households;
- An amendment to prevent HUD from moving forward with its proposal to force mixed-status immigrant families to separate or face evictions and, in worst cases, homelessness;
- An amendment to prevent HUD from eliminating anti-discrimination protections for trans-

gender people experiencing homelessness and seeking shelter;

- An amendment offered by Senators Tina Smith (D-MN) and Patty Murray (D-WA) that would allow owners of properties financed through USDA Section 514 and 515 loans to extend affordability provisions an additional 20 years;
- An amendment offered by Senator Smith prioritizing maintenance of USDA rural housing properties through capital repairs, staffing provisions, and enforcement; and
- An amendment offered by Senator Tim Scott (R-SC) and Senator Bob Menendez (D-NJ) that would require carbon monoxide alarms in certain federally assisted housing;

Disaster Response Critique

The Fair Share Housing Center of New Jersey and the National Low Income Housing Coalition have issued a critique of the federal housing response to natural disasters. In response to the assessment that the system is broken, the groups convened stakeholders on October 28th, 29th, and 30th to discuss strategies to improve outcomes for low income families.

The critical report is found at: [https://nlihc.org/sites/default/files/Fixing-Americas-Broken-Disaster-Housing-Recovery-System_P1.pdf?utm_source=NLIHC+All+Subscribers&utm_campaign=abcd5707-DHRC_102319&utm_medium=email&utm_term=0_e090383b5e-abcd5707-293237113&ct=t\(DHRC_102319\)](https://nlihc.org/sites/default/files/Fixing-Americas-Broken-Disaster-Housing-Recovery-System_P1.pdf?utm_source=NLIHC+All+Subscribers&utm_campaign=abcd5707-DHRC_102319&utm_medium=email&utm_term=0_e090383b5e-abcd5707-293237113&ct=t(DHRC_102319)).

Northern Heritage Grant Opens

A four state initiative to support economic development through historic preservation has announced a grant opportunity. Applications for a share of \$1,000,000 are due on December 20th. Eligible projects are located in rural communities of New York, Vermont, New Hampshire, and Maine. The core funding is from the Northern Border Regional Commission, through the Regional Forest Economy Partnership Program.

Learn more at: www.preservenys.org/nhep?fbclid=IwAR2Zo0Rb66vcEh2WrLl6EIWBu2rq65KUkLdfjwroZeU_EGaa6NV1aCzB_Rg.

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