



Rural Delivery

New York State Rural Housing Coalition, Inc.

October, 2014

Energized In Oswego

One hundred and sixty housing professionals gathered in Oswego in mid-September for 3 days of training and networking, leaving energized according to numerous reports. The 35th anniversary edition of the Rural Housing Coalition's annual conference gathered at the Lake Ontario Event and Conference Center overlooking the Oswego Harbor.

The first two days of the conference included an intensive training on asset management delivered by staff of the National Development Council. A community development trolley tour visited interesting historic and community development projects throughout the city of Oswego, including the recently-opened Seaway Lofts and Premiere Suites student housing (see article on this project on Page 4).

After a rainy Monday evening and Tuesday morning, the sun broke through the clouds just in time for the harborside luncheon, where featured speakers were Linda Couch of the National Low Income Housing Coalition, Marian Zucker of the New York State Housing Finance Agency, and Tony Hernandez, Administrator of the USDA Rural Housing Service. Following the luncheon, Mr. Hernandez led a lively discussion with USDA stakeholders from across the state. The Tuesday banquet featured a conversation between Blair Sebastian and Chris Estes, CEO of the National Housing Conference. Their free-ranging discussion touched on housing policy trends and debates in Washington.

Workshops during the day on Tuesday covered a variety of topics, including changes to USDA Rural Development's mortgage process-

ing regulations, introduction of a new rehab mortgage that has been developed by SONYMA, and strategies for avoiding Loan To Value questions by bank underwriters processing mortgages subsidized with HOME funds. Wednesday's workshops included an update on

requirements of the Nonprofit Revitalization Act of 2013, which imposes new requirements on nonprofit managers. Staff from NYS HCR presented to a packed house, responding to frequently asked questions about the HOME program. The conference concluded with a luncheon presentation by HCR Commissioner Darryl Towns, who took the opportunity to introduce the new Executive Deputy, Ted Houghton.

We want to express our deepest appreciation to the folks at both the City of Oswego and Oswego County for their support in pulling the conference together. They were a huge help!



Seaway Lofts

In This Issue...

TD Grant.....	Pg 3
Continuing Resolution.....	Pg 3
Project Profile.....	Pg 4
Preservation Guide.....	Pg 5
Hard Hat Award.....	Pg 5
CDFI Funding Round.....	Pg 6
Cont. of Care Deadline.....	Pg 6
More HOME FAQ.....	Pg 6
RRP/Refresher Training.....	Pg 7
Rural Definition Status.....	Pg 7
Fundraising Webinar.....	Pg 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...

Senate Approves HUD CFO

On September 17th, the Senate confirmed President Barack Obama's nomination of Bradford Huther to be HUD's next Chief Financial Officer. Mr. Huther previously served as a Senior Advisor at the US Patent and Trade Office within the Department of Commerce. Mr. Huther was nominated for the position on March 13th. HUD's CFO is responsible for accounting, budget, and financial management of HUD's appropriation. This is also the HUD office responsible for processing millions of transactions annually to support HUD projects and programs.

Two RBEG Grants Announced

On September 12th, USDA announced 2 Rural Business Enterprise Grants in New York. The Tioga County Rural Economic Area Partnership, LDC will receive \$189,808, creating 9 jobs by supporting equipment purchase for businesses located in Tioga County. Sullivan County will receive \$200,000 to capitalize a revolving loan fund for small business development. That grant is expected to generate 15 jobs. Both grants will assist communities that have been designated as REAP Zone areas by USDA.

AG Adds \$40 M To HOPP

At the CXHE conference on September 29th, Attorney General Eric Schneiderman announced \$40 million in additional funding to continue the operation of the HOPP program to assist homeowners in New York that are facing foreclosure.

Thanks!.....

....to everyone that supported our recent conference. If you sponsored the event, advertised in our program book, presented at a workshop, staffed an exhibit booth, volunteered behind the registration table- you have our heartfelt thanks. And most of all, we want to thank all our attendees for being there. You are the reason we work so hard to put on the conference. Thanks for being such a great audience.

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.

TD Charitable Foundation Awards Grant To Coalition

The TD Charitable Foundation, the charitable giving arm of TD Bank, America's Most Convenient Bank®, recently donated a grant of \$5,000 to the Coalition as part of the bank's commitment to giving back to the community.

The funds from the TD Charitable Foundation will be used to support the ongoing efforts of the Coalition to bring expertise in housing and community development through training and technical assistance to rural nonprofit and community agencies who serve the low and moderate income populations of New York. The Coalition's technical assistance includes training on complex real estate finance tools; regulatory compliance for program operation and asset management; peer trainings to address region-specific challenges; executive director training and retreats; Board of Directors development training; monitoring and inspection of homeless housing units; and public policy research/analysis. With the Coalition's assistance, organizations will be equipped with the tools needed to respond to the foreclosure crisis and to natural disasters such as floods and tornadoes, secure funding necessary to turn sub-standard properties into affordable home

ownership opportunities, and rebuild local economies by bringing business back to our main streets.

A staunch commitment to active involvement in the local community is a vital element of the TD Bank philosophy. TD Bank, America's Most Convenient Bank® and the TD Charitable Foundation provide support to affordable housing, financial literacy and education, and environmental initiatives, many of which focus on improving the welfare of children and families.

About the TD Charitable Foundation

The TD Charitable Foundation is the charitable giving arm of TD Bank N.A., which operates as TD Bank, America's Most Convenient Bank®, and is one of the 10 largest commercial banking organizations in the United States. The Foundation's mission is to serve the individuals, families and businesses in all the communities where TD Bank operates, having made \$121.8 million in charitable donations since its inception in 2002. The Foundation's areas of focus are affordable housing, financial literacy and education, and the environment. More information on the TD Charitable Foundation, including an online grant application, is available at www.TDBank.com.

IMPACT: Crafting A Thriving Venture For The New Economy

This six-session series of workshops will be held from Monday, October 6, 2014 through Monday, November 10, 2014 in Hudson, NY. All sessions will begin at 6:00 PM. The sessions will provide universal tools and ideas for 'craft' entrepreneurs and local businesses at all levels. Each hands-on workshop — limited to 30 participants — is led by a topic expert (and the series facilitators) and includes a mindfulness exercise, individual exercises, and opportunities to share ideas with your peers throughout. Co-sponsored by Etsy and the Antidote Collective, additional workshop information is available at www.antidotecollective.org/events/impact-workshops-2014?utm_source=September+2014+newsletter&utm_campaign=September+2014+newsletter&utm_medium=email.

Continuing Resolution Passed

A continuing resolution (CR), keeping federal programs funded for the first ten weeks of FY15 at FY14 levels, passed the House and Senate on September 17th and 18th, respectively. The CR, which funds federal programs until December 11th, passed the House by a vote of 319 to 108, with 143 Democrats joining 176 Republicans to vote in favor of the measure, HJ Res. 124. The CR passed the Senate by a vote of 78 to 22, with 33 Republicans joining most Democrats in support.

Congress will return after the November elections to determine the fate of the FY15 appropriations process. Congress was unable to enact any of the twelve appropriations bills prior to leaving town to campaign, almost two weeks ahead of the October 1st start of the new fiscal year.

The Campaign for Housing and Community Development Funding, a coalition of more than 70 national organizations committed to the highest possible funding for housing and community development programs, sent House and Senate leadership and appropriators a letter urging them to pass an FY15 HUD appropriations bill when they return and not revert to a long-term or year-long CR for FY15. "Funding HUD's housing programs at FY14 levels could force cutbacks in assistance in the near future, given increasing rents and stagnating incomes for the poorest households," the letter said.

Project Profile: Premiere Living Suites, Oswego

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, in a slight divergence from our normal practice, we are profiling the Premiere Suites project in Oswego, which we visited on our community development tour during the RHC conference in September.

The real estate market in the small city of Oswego is heavily impacted by the presence of the State University of New York campus located on the shores of Lake Ontario. One of the housing needs studies conducted by the city indicated that there is demand for upscale rental housing for students. The Furlong family, owners of a local modular home dealership decided to put their knowledge of the building industry, and modular construction techniques to the test, and developed a site next to the Oswego High School as off-campus rental housing for SUNY students. The site is within walking distance to the college campus. The project did face some neighborhood opposition during the approvals process.

A significant portion of SUNY's population lives off campus, either for economic or lifestyle reasons. On campus room and board packages are in the \$10,000 range for a 10 month residency. Premiere Living residents pay \$1,000 per month for their room in a 4 bedroom apartment, also for a 10 month residency. Each furnished apartment has a shared kitchen, dining area and living room with a huge flat screen tv. Rent includes breakfast 5 days per week, all utilities (including wifi), an in-unit laundry, and a balcony.

The 40,000 square foot building was constructed in a modular factory and assembled on-site. It opened for the 2013 school year and has been fully occupied for 2013 and 2014.

Apartments are located on the first, second and third floors. The finished basement contains a large lounge with multiple flat screen tvs, a computer room with Mac and PC workstations, a gaming room room e q u i p p e d with leather recliners, rec room with pool table,

a fitness center, and the breakfast room. Each resident is guaranteed a parking spot for their car.

Security is a major issue for many parents sending their son or daughter off to college, and the building was designed with security in mind. The main entry, each apartment, and each bedroom are deadbolt-secured with a card-swipe key system. The lobbies, basement level public spaces, hallways and stairwells are all fully covered by a security camera system. Similar to a dorm, room assignments are made at random, unless a group of students applies for a unit together.

The Premiere Suites project was financed with commercial bank financing coupled with some public

finance assistance secured through the City Community Development Office.

While this project is not replicable in every community, for



Oswego's Premiere Living Suites Student Housing

those markets that are impacted by a college student population, this model is worth considering as a development option for a number of reasons. First, providing quality student housing takes some of the pressure off rental housing costs for local residents in neighborhoods surrounding a college campus. As structured in Oswego, this project is a profit-making venture, and can help to support other community activities of a rural housing agency. And, having such a project in the local market can encourage absentee landlords to upgrade their own properties to compete.

For more information on this project, visit: <http://pلسuites.com>.

Career Opportunities

Executive Director

The North Country Housing Council, a nonprofit housing and community development corporation serving St. Lawrence County, seeks an Executive Director with the motivation and expertise to lead the organization in growth and expansion of services. An experienced 4-person staff operates programs that assist homebuyers, rehabilitate homes, and manage affordable rental property. The successful candidate will have strong supervisory experience and a successful track record in identifying and securing private and public funding. Other desired capabilities include direct experience in budget and financial management, understanding of state and federal housing programs, and familiarity with the region. Excellent communication and interpersonal skills are essential. Salary range \$53-55,000. Send letter of interest, resume, salary requirements and professional references by Oct. 17th to Vicky Oakes at: VOakes@northcounttrysavings.com. For more info, visit www.nocohousing.org. EOE

Frohm Receives Hard Hat Award

The Rural Advocates honored Celeste Frohm with the Hard Hat Award on September 15th. Celeste recently retired from USDA Rural Development, where she had worked tirelessly in her career to oversee numerous rural affordable housing projects.

The award was presented by Advocates President Barb Lamphere and recognizes someone who has demonstrated ongoing dedication to providing opportunities to the people of Rural New York to obtain decent, safe and affordable housing.

Junior Underwriter

The primary duty of the Junior Underwriter is to assist in the underwriting and origination of mortgages for affordable multifamily housing. Working under the guidance of an experienced underwriting team, this position will help evaluate project feasibility and eligibility, and determine loan amounts. In addition to financial and quantitative analysis, the Junior Underwriter will assist in assessing qualitative factors such as the experience of developers, contractors and property managers. For more information, visit www.nyshcr.org/AboutUs/JobOpportunities/Junior-Underwriter-Updated.pdf. To apply, please send resume and cover letter to: jobopportunities@nyshcr.org.

New York State is an Equal Opportunity Employer (EOE)

REO/Foreclosure Specialist

SONYMA seeks an REO/Foreclosure Specialist to process transfers of foreclosed properties in the agency portfolio. Qualifications include 3+ years successful experience in real estate and foreclosure; Possess a thorough knowledge of the New York State foreclosure and REO processes; and Familiarity of New York State real estate contracts and closing documentation. Visit www.nyshcr.org/AboutUs/JobOpportunities/FD-REO-ForeclosureSpecialist.pdf for more information. To apply, please send resume and cover letter to: jobopportunities@nyshcr.org.

Empire State Development Director Positions

There are several Regional Director and Deputy Director positions open currently at Empire State Development, including Regional Directors in Troy and Hauppauge (Long Island), and a Deputy Director in the Mohawk Valley. The agency also has openings in Albany for an Economic Development Specialist, an Associate Agency Services Analyst, and a Budget Analyst. There is also an Economic Development Specialist opening in Troy. There are a variety of other positions open based in New York City.

Empire State Development is New York's chief economic development agency. The mission of Empire State Development is to promote a vigorous and growing state economy, encourage business investment and job creation, and support diverse, prosperous local economies across New York State through the efficient use of loans, grants, tax credits, real estate development, marketing and other forms of assistance.

For more information and to review the individual job descriptions, please visit <http://esd.ny.gov/Careers.html>.

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.

CDFI Fund Opens FY 2015 Funding Round

The US Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) opened the FY 2015 funding round for the Community Development Financial Institutions Program on September 22nd.

The Administration's FY 2015 Budget for the CDFI Fund requests \$201 million in Financial Assistance and Technical Assistance awards to be divided as follows: \$151 million for CDFI Program awards; \$35 million for Healthy Food Financing Initiative Financial Assistance (HFFI-FA) awards; and \$15 million for NACA Program awards. The amounts available to make awards under the CDFI Program and NACA Program are subject to final appropriations by Congress.

The deadline for submission of the CDFI Program and NACA Program applications is Monday, November 24th. The CDFI Fund strongly encourages all applications be submitted at least three days be-

fore the deadline. All applicants must submit their applications electronically through *Grants.gov*.

Through the CDFI Program, the CDFI Fund invests in and builds the capacity of CDFIs to serve low-income people and communities lacking adequate access to affordable financial products and services. The CDFI Fund invests in certified CDFIs by awarding Financial Assistance awards to applicants who have demonstrated the financial and managerial capacity to provide financial products and services to a low-income target market and to leverage additional resources effectively. Through Technical Assistance grants, the CDFI Fund enables certified CDFIs and emerging entities working toward certification to build their capacity as lending institutions.

Reference copies of the NOFA and all application materials can be found on the CDFI Fund's website at www.cdfifund.gov/cdfi.

FY 14 Continuum of Care Deadline Looms

October 30th is the deadline for submission of 2014 Continuum of Care applications. Approximately \$1.83 billion is available. HUD will set aside approximately \$40 million for a Permanent Supportive Housing Bonus to create new dedicated permanent supportive housing to serve the chronically homeless. While all CofCs approved in the FY 2014 CofC Registration process may apply, priority will be given to those CofCs that have a high need in relation to chronic homelessness as described in Section II.C. of the FY 2014 CofC Funding Notice.

The requirements for applying for FY 2014 funds are contained in the FY 2013 – FY 2014 CofC Program Competition NOFA.

Project applicants must submit project applications for FY 2014 funds in e-snaps. CofCs should review system and project level eligibility criteria to identify and remove barriers to accessing services and housing that are experienced by homeless individuals and families.

For more information, visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/grants/fundsavail/nofa14/coccomp. Questions regarding specific program requirements should be directed to the local HUD CPD Field Office, a directory of which can be found at www.hud.gov/offices/cpd/about/staff/fodirectors/index.cfm.

More HOME FAQs

At the recently-completed Conference in Oswego, we held a workshop called HOME FAQs, which provided staff from HCR with the opportunity to research and answer questions about the program submitted in advance. The answer to one of your questions was not available at the time of the conference, but we have the answer for you now:

Is anything being done to address the disparity between MWBE goals in urban vs. rural areas? It remains extremely difficult to use local minority and woman owned contractors in a rural municipality. The reply from the MBE/WBE unit:

“The MWBE goals set by HCR do, in fact, consider the availability of minority- and woman-owned businesses by geographic region. The 2010 study, “The State of Minority- and Woman-Owned Business Enterprise: Evidence for New York” looked at the Census Bureau's Study of Business Owners data and strongly supported expanding contract goals. The increased Agency goals set as a result of this study reflect a discrimination-free marketplace rather than relying on the results of a discrimination-infected marketplace.

Also keep in mind that “Good Faith Efforts” to meet the goals is the requirement, and that HCR staff is available to assist its partner agencies demonstrate and document effort. Even if numeric goal attainment is not immediately achieved, our combined efforts to recruit businesses and encourage State certification will eventually level the playing field.”

For more information, contact Peggy Aldrich at 518 473-6103 or by email at margaret.aldrich@ny-shcr.org.

SALT Receives

Conference Scholarship

Thanks to a donation of conference registration by our friends at Key Bank, the Rural Housing Coalition was able to offer a scholarship to attend last month's conference in Oswego to SALT- Schoharie Area Long Term. SALT is the recovery agency formed following Hurricane Irene and Tropical Storm Lee to address the devastating flooding from the Schoharie Creek that drastically impacted villages and hamlets throughout Schoharie County. SALT continues to hold fundraisers and coordinate the activities of volunteers assisting with rebuilding projects throughout the Schoharie Valley.

Sarah Goodrich of SALT was able to attend the Oswego Conference, thanks to Key Bank's generosity.

Saratoga County RRP Trainings

Initial and refresher Renovator, Repair and Painting training classes for contractors will be held in Saratoga County in October and November. The initial class will be held on October 17th and November 20th. The refresher 4 hour course will be held on October 14th and November 6th. All classes will be held at 12 Spring Street, Schuylerville, beginning at 8:30 AM. The cost for the initial course is \$250, and the refresher is \$150. To register, contact: FlatleyReadLLC@gmail.com or by calling (518) 577-5681.



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Rural Definition Extended

In mid-September, Congress enacted a Fiscal Year 2015 (FY15) Continuing Resolution (CR) to fund the government through December 11, 2014. The CR included a general provision extending all policies in currently in effect. As a result, the CR effectively extends eligibility under the Rural Definition---for all communities that are currently eligible for USDA Rural Housing Programs---through the term of the CR (December 11, 2014).

USDA directed its State Offices to postpone implementation of any changes to eligibility that were previously scheduled for October 1, 2014. This means that residents in these communities will continue to have access to critical Rural Housing program for a couple more months.

It is important to note that if Congress further extends the CR, the Rural Definition will also be extended through its term.

Grants Guide

Re-Issued

The Grantsmanship Center is re-issuing their guide *Grantsmanship: Program Planning & Proposal Writing*. The updated, expanded edition of the classic will soon be ready. The original edition sold over a million copies, is used in 43 countries, set the standard for grant proposal development, and was named the "grantseekers' bible" by the New York Times. The guide will be available for sale in November at a cost of \$45.00.

The Grantsmanship Center will be holding a grant writing training in Barre, VT, from December 8th through the 12th at Capstone Community Action, Inc. For more information, visit www.tgci.com.

SAVE THE DATES

November 18th and 19th
NY Rural Advocates Fall Meeting
Otesaga Hotel, Cooperstown

contact Nancy Berkowitz at ruraladvocates@gmail.com for info

Webinar On Writing For Successful Fundraising

How does “3” differ from “three”? You say you don’t see any difference? The people you’re contacting do.

This is one of a huge number of tips and tactics that will be yours when you sign up for the Webinar, “Fundraising? Use These Words, Not Those,” sponsored by The Non-Profit Times, scheduled for 2:00 PM, Wednesday, October 8th.

You can get the full benefit of this Webinar without leaving your desk. You can have others in your office sitting with you, getting that same benefit. And you will have usable

tips from the very top, presented by renowned copywriter and NonProfit Times columnist Herschell Gordon Lewis, author of the best-selling “On the Art of Writing Copy.”

This will be the only presentation of “Fundraising? Use These Words, Not Those” this year. All logical media are included, so you’ll be able to use what you’ve absorbed for end of year fundraising campaigns.

Registration is \$59.99. Visit <http://www.shopthenonprofittimes.com/Herschell-Gordon-Lewis-Webinar-Fundraising> for more information and to register.

Lead Renovator Certification Refresher

Effective April 22, 2010, the EPA requires that all home improvement contractors, property management firms, handymen or others compensated for renovation that disturbs more than 6 sq ft (interior) and 20 sq ft (exterior) of paint or surface coating in pre-1978 housing where a child resides or is expected to reside, must complete training, use safe work practices and verify that the work area is clean after completion of renovations. Renovation

firms must have at least one certified Renovator who completed training and obtained a firm certification from the EPA.

This half-day course satisfies EPA requirements for renovators working in housing impacted by this requirement. To maintain your current certification, it is necessary to take refresher training prior to your certification expiration date. If the certification lapses, initial training would be necessary again. This four-hour course satisfies EPA re-

Universal Design Bill Introduced

On September 18th, Senator Tom Harkin introduced S 2889, which would require residential developers receiving any form of federal assistance for new construction to include a minimum level of universal home design features in their properties. The bill would apply to all new construction projects for which the builder, seller, or buyer benefit from federal funding, tax credits, or insurance. The obligation would apply to all units available for initial occupancy after the 30-month period following the enactment of the bill as law.

quirements for renovators working in target housing.

Sponsored by the NYS Builders Association, this training will be held on October 9th from 12:30-4:30 PM at Southern Tier Home Builders & Remodelers Association, Kilmer Building, 31 Lewis Street (Suite 301), Binghamton, NY.

For more information and online registration link, visit: http://nys-ba.com/index.php?option=com_civicrm&task=civicrm/event/info&Itemid=136&reset=1&id=16.

Guide Published For Preserving Tax Credit Projects Beyond Year 15

Enterprise Community Partners has published a resource guide for nonprofit owners of tax credit projects that are reaching the conclusion of their 15 year regulatory period. *Beyond Year 15: Preserving Housing Credit Projects & Portfolio* was authored by Nancy Rase. It is intended to serve as a guide for

non-profit organizations to develop policies to deal with Low-Income Housing Tax Credit communities that reach Year 15. Organizational procedures for preparing for Year 15 events as well as strategies for repositioning communities for the long term are included. Although the paper addresses exit strategies

and provides examples for all types of projects, the focus is on issues around the most challenging projects and approaches to address those challenges.

The guide is available through the Enterprise website at www.enterprisecommunity.com/resources/ResourceDetails?ID=0091731.

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