



Infrastructure Development Demonstration Program Notice of Funding Availability and Request for Proposals Issued

The New York State Housing Finance Agency, a public benefit corporation established pursuant to Article III of the Private Housing Finance Law (“PHFL”), announces the availability of \$5,000,000 in funding under the Infrastructure Development Demonstration Program (IDDP) for Fiscal Year 2008-09.

IDDP, originally established pursuant to Section 1133 of the PHFL with regulations adopted October 6, 1988, was developed to provide infrastructure development grants to eligible applicants to assist in the development of affordable housing throughout the State of New York.

To be eligible for IDDP funding, an application for the construction or rehabilitation of an affordable housing project must be pending with, or approved by a federal, state or local governmental agency.

IDDP grants are limited to a maximum of five thousand dollars (\$5,000) per unit of affordable housing. Program funds may be used solely for hard and soft costs associated with infrastructure improvements (including site improvements, water and sewer lines, wells and sanitary systems, gas and electric lines, sidewalks, and roads) in connection with the construction or rehabilitation of affordable housing projects. By reducing infra-

structure improvement costs, the Program expects to make rental or home ownership units affordable to families and individuals who would otherwise be unable to rent or own market rate housing.

The statute requires a geographic distribution of funds based on the following population thresholds:

- Not less than 75% of the total amount appropriated for the purposes of this demonstration program shall be made available for projects located in cities, towns or villages having a population of thirty thousand or less.
- Remaining amounts, not more than 25%, shall be made available to projects located in cities, towns or villages having a population of more than thirty thousand.

Eligible applicants include New York State municipalities (cities, towns, villages, or counties), public benefit corporations, not-for-profit corporations or charitable organizations which have as one of their purposes the construction or rehabilitation of housing.

HFA began accepting applications on an ongoing basis effective June 1, 2008, with awards subject to availability of funds. Applications must be submitted in the form outlined in the 2008-09 IDDP Program Application, and will be reviewed

for completeness and compliance with the Program’s requirements.

Priscilla Almodovar, HFA President and Chief Executive Officer, said, “These grants will provide an important additional funding source for affordable housing throughout New York State, especially in rural communities where the cost of infrastructure improvements adversely impacts our ability to construct and rehabilitate housing.”

For further information regarding the program, please contact Karen Hunter in the Albany office at (518) 434-2118. Applications are available on the Agency’s website, www.nyhomes.org.

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***Unified Funding ‘08 Awards
Are Released! Visit www.dhcr.state.ny.us/general/public/news080630.htm#awards***

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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...

DHCR Email Addresses Change

The email domain address for NYS DHCR has changed. As of June 16th, 2008 their new email address is JUser@nysdhcr.gov. You should begin using JUser@nysdhcr.gov immediately and correct your address book to reflect this new address.

RPC Forums Scheduled

A series of forums for Rural and Neighborhood Preservation Companies has been scheduled in July. The sessions will cover the anticipated changes resulting from the Preservation Initiative (formerly known as Review and Reform). The Sessions will be held in Buffalo on July 15th from 9:00 AM-1:00 PM, in Syracuse on July 16th from 1:00 - 4:00 PM, in Albany on July 17th from 1:00 - 4:00 PM, in Saranac Lake on July 18th, in Brooklyn on July 29th from 1:00- 4:00 PM, and in Manhattan on July 30th from 9:00 AM - 1:00 PM. The time of the Saranac Lake session is to be determined.

Locations of the forums and directions will be included in registration information that will be mailed and emailed to all RPCs shortly.

Save The Date

The Center For Women In Government and Civil Society will celebrate its 30th Anniversary at The State Room in Albany on Thursday, September 25th, beginning at 5:00 PM. The keynote speaker for the celebration will be Linda Tarr-Whelan, founding board president. For more information, visit www.cwig.albany.edu.

Have you renewed your Coalition membership? Second notices will be going out shortly. For more information, contact Kate Mackey at (518) 458-8696, ext 10.

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.

Subprime Foreclosure Prevention Services NOFA Issued

The 2008-09 NYS budget provided funding to the NYS Housing Trust Fund Corporation (HTFC) for the development and administration of a subprime foreclosure prevention services program. Under this program, the HTFC will be making grants to not-for-profit organizations to provide outreach and education, counseling, legal services, and court-based services to New York homeowners who hold subprime or unconventional home loans who are at risk of foreclosure or default. Collaborative proposals by multiple not-for-profit organizations are strongly encouraged to ensure that all necessary services are offered throughout the state in an efficient manner that decreases duplication and maximizes the impact of public resources. HTFC, with the assistance of NYS Banking Department, Office of Court Administration, and SONYMA, expects to make \$20 million in grant awards to not-for-profits under the Request for Proposals (RFP). The application process is a continuous, open window RFP for not-for-profits seeking funds under the program. Proposals for funding will be accepted continuously until all program funds have been disbursed. Proposals may be submitted immediately. The RFP may be found at www.nysdhcr.gov or by contacting Caillin Furnari at (518) 473-8273; Anna Oles, Homeownership Coordinator at (518) 474-6082; or Shannon Sexton-Bates, CSB Secretary at (518)473-3247. Email inquiries can be made to ssextonbates@nysdhcr.gov.

Application workshops will be held in Albany on July 8th, in New York City on July 10th, in Hauppauge (LI) on July 11th, in Kingston on July 14th, in Saranac Lake on July 18th, in Syracuse and Rochester on July 24th, and in Buffalo on July 25th. The complete schedule for these trainings, including location information, can be found on the DHCR website at www.dhcr.state.ny.us/general/calendar/calendar.htm. For more information on the Saranac Lake session, please contact Kate Mackey at the Coalition at kate@ruralhousing.org.

Lead Safe Work Practices Training Scheduled

Lead Safe Work Practices Training will be offered in Big Flats (Steuben County) on September 9, 2008. Hosted by the Tri-County Housing Council, the training is sponsored by the National Paint and Coatings Association and The Training Network, Inc.

The training is free and open to contractors, non-profit staff, and municipal and state employees. The training is designed to be helpful to those in the remodeling industry and general rehabilitation workers and

supervisory staff, including dry-wallers, carpenters and the home handyman. This training follows the HUD/EPA curriculum. Participants will receive a statement of completion.

The training will be held at the Tri-County offices, 143 Hibbard Road, Big Flats, NY from 8:00 AM to 4:00 PM. Local contact is Thomas Gee, (607) 562-2477, extension 217. To register, call toll-free (877) 476-2299. For more information, visit www.lead safetraining.org.

Federal Housing Trust Fund Action Needed

The Senate is still considering HR 3221, the Housing and Economic Recovery Act (the new name for Senator Dodd's GSE/FHA reform bill), which would create a Housing Trust Fund and provide the first dedicated source of money for it. (Initially, this bill will provide immediate relief for Americans facing home foreclosures.)

It is important that senators continue to hear that you support the bill and the Housing Trust Fund. Calls are especially important because the White House issued a veto warning, so it is essential that the bill pass with a veto-proof majority of two-thirds.

Action Needed

Please call both of your senators (Clinton and Schumer for New Yorkers) today to urge them to vote in favor of HR 3221 and protect the Housing Trust Fund. You may use this toll free number, (877)210-5351, for the congressional switchboard and ask to be connected to the housing staffers in your senators' offices. After HR 3221 passes the Senate, it will go back to the House for consideration.

HR 840

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Currently, HUD includes such people in the existing definition by considering people homeless if they have received an eviction notice or similar notice that says they must leave within 7 days, they have no subsequent residence identified, and they do not have the resources to obtain a residence.

Town Meetings Slated

Gov. David Paterson's Economic Security Cabinet has announced a series of Regional Town Hall Meetings to receive comments on the state's efforts to protect and enhance the economic security of low-income families.

All meetings begin promptly at 4:00 PM and end at 7:00 PM at the following locations:

- July 1st - Broome Community College;
- July 7th - Mohawk Valley Community College;
- July 16th - 2 simultaneous sessions: Jefferson Community College and Clinton Community College;
- July 24th - Orange County Community College-Newburgh Campus;
- July 28th - New York City - 2 simultaneous sessions: Adam Clayton Powell, Jr. State Office Bldg. and Brooklyn Borough Hall;
- July 30th - Farmingdale State College; and,
- July 31st - New York City - York College/CUNY.

Suggestions from employers, labor representatives, researchers, advocates, and the general public are a vital part of this effort, and interested individuals are invited to provide written submissions and/or 3 minutes of in-person testimony. To register for any of the Economic Security Cabinet town hall meetings or reserve a few minutes to speak, please go to the Cabinet's web site at <http://economicsecurity.us>.

Asset Development Report Issued

The Woodstock Institute is pleased to release *Building Community Assets: Growing Lower-Income Credit Union Membership through Community and Credit Union Partnerships*, a new report which details how four community organizations established partnerships with mainstream credit unions to expand asset building opportunities for lower-income people. Previous Woodstock Institute research has shown that credit unions offer lower-income people an opportunity to open affordable transaction accounts and access other low cost financial products or services. However, many credit unions have difficulty enroll-

ing new lower-income members and instead partner with community-based organizations to help overcome common barriers to enrollment.

From 2005 to 2007, the Woodstock Institute provided technical assistance to four such partnerships. The report identifies four strategic areas through which partnerships can be strengthened and discusses how common barriers to developing a successful partnership can be overcome.

The report is available for download at: www.woodstockinst.org/publications/download/building-community-assets/.

HFA Programs Training Slated For Saratoga

The New York State Housing Finance Agency, State of New York Mortgage Agency, and the New York State Affordable Housing Corporation invite you to attend a presentation by NYHOMES: SO-NYMA, HFA and AHC on their funding programs to create and preserve affordable housing in the Hudson River Valley, the Capital Region and the North Country.

The seminar will be held on Thursday, July 24th from 11:00 AM to 1:00 PM.

The seminar will be held at the Embury Apartments, 133 Lawrence St., Saratoga Springs NY. Signage at entrance will direct you to parking areas. Reservations are required. A box lunch will be available at the site for \$10, payable in advance. Contact Kamila Kiszko at NYSFAFH (718) 432-2100 ext 10 if you have questions or need additional information.

Please register by email to kamila@nysafah.org, by mail to NYSFAFH, 5925 Broadway, Bronx, NY 10463 or by fax to (718) 432-2400.

Save The Dates!!!!

The 2008 Affordable Housing & Community Development Conference will be held from October 29th - 31st at the Hyatt Regency Hotel, Buffalo. Please note these dates in your day planner. Call (716) 856-1234 for hotel reservations. Mention that you are attending the RHC conference for special hotel rates.

Pending HUD SuperNOFA Deadline Dates

Housing Counseling.....	July 9th	Lead-based Paint Haz.....	July 10th	Healthy Homes Demo.....	July 17th
Section 202.....	July 10th	Self-Help Housing.....	July 11th	Section 811.....	July 18th
LEAP.....	July 10th	Lead Outreach.....	July 17th	ROSS Service Coordinators.....
				August 14th

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.

Various Job Titles

Building Tech I: FT. Works with Energy Services crew to complete home weatherization and energy conservation projects. Minimum required: basic home improvement skills. Minimum Required: HS diploma/GED.

Housing Assistants: FT. Provide caseload support for Housing Choice Voucher program participants. Min. Required: HS diploma/GED and 3 years related experience.

Family & Community Partnership Manager: FT. Assure compliance with Head Start family services performance standards. Provide guidance and support to family service staff. Min. required: BA in related field and 4 years experience.

Head Start Teaching Assistant: 35 hrs wkly/42 wks. Provide classroom support. Min. required: 12 EC cred-

its and 2 years experience.

Primary School Family Support Advocate: FT. Working with families, school district, Head Start staff and community partners. Min. required: AS or 2 years experience.

Head Start Support Aides: 17.5 to 30 hrs wkly/41 wks. Assist center staff with various duties as assigned. Min. required: HS diploma/GED with 3 EC credits or 1 years experience.

For more detailed job descriptions: access our website: www.tcaction.org. Mail, fax, or email resume w/ cover letter to HR Director, TCAction, 701 Spencer Road, Ithaca, NY 14850; Fax# (607) 273-3293; email: jobs@tcaction.org Applications accepted until 7/18/08. AA/EEO

House Committee Approves Three Housing Bills

The House Committee on Financial Services Committee met on June 24th and 25th to mark up multiple bills, including three housing-related ones: HR 3329, the Home for Heroes Act; HR 6309, the Lead-Safe Housing for Kids Act of 2008; and HR 6216, the Asset Management Improvement Act of 2008. All three bills were approved unanimously by voice vote.

HR 3329, which would provide housing assistance to low income veterans, was passed after two amendments were approved. The first requires HUD to adjust rental prices at the end of each contract term to keep pace with increasing operating and service costs without penalizing veteran tenants. The second amendment, offered by Repre-

sentative Christopher Shays, protects the continued eligibility of very low income veteran families despite the death of any veteran family member, including the sole veteran member of that family.

The Lead-Safe Housing for Kids Act of 2008, HR 6309, would require HUD to update regulations on blood lead levels that require intervention. This bill was also amended with an offering from Representative Shelley Moore Capito that would require HUD to be responsible for increased program costs incurred by modifying the blood-lead regulation level to meet recommendations made by the Centers for Disease Control.

HR 6216, the Asset Management Improvement Act of 2008, represents the most recent of three at-

tempts to enact a public housing asset management bill. Previous bills were derailed over a provision regarding the possession of firearms in public housing units. This week, Committee Chair Barney Frank introduced a manager's amendment that allows the public housing agency or owner to evict individuals who use a firearm illegally or whose use of a firearm threatens the "health, safety, or right to peaceful enjoyment of the premises by other residents." Congresswoman Maxine Waters introduced an amendment to prohibit the illegal possession of firearms in public housing units; this proposal did not pass.

It is unclear when the full House will take up these bills.

House Considers Preservation Of Affordable Housing

The House Committee on Financial Services held a hearing on June 19th on the preservation of affordable housing. Two panels of witnesses discussed the need to preserve affordable housing and policy options for strengthening federal preservation. The committee had circulated a draft bill before the hearing, and much of the testimony was directed at that draft. Committee Chairman Barney Frank opened the hearing by talking about the important role assisted housing plays in creating diverse, vibrant communities. He also noted that protecting this housing has been a focus of his for many years, and is, in fact, a bipartisan issue. An early proponent was Senator Edward Brooke who initiated one of the first pieces of preservation legislation in the late 1970s. Mr. Frank noted that Senator Brooke had wanted to be at the hearing but could not for health reasons. Instead, Senator Brooke sent a letter of support. Representative Shelly Capito expressed concern for the tenants in assisted housing and their welfare when assisted properties are converted to market rate housing. Representative Al Green spoke in support of maintaining assisted units and one-for-one replacement. "Vouchers are not enough," he said. Both Representatives Stephen Lynch and Emanuel Cleaver spoke about growing up in assisted and public housing and the importance of those resources to families and communities.

The witnesses on the first panel were John Garvin, Deputy Assistant Secretary for Multi-Family Housing Programs at HUD, Shaun Donovan, Commissioner of New York City's Department of Housing Preservation and Development, and Clarence Snuggs, Deputy Secretary of the Maryland Department of Housing and Community Development. The witnesses on panel two were Michael Bodaken of the National Housing Trust, Laura Burns from Signal Group/Eagle Point Properties, Amanda Seward of the Lincoln Place Tenants Association, Laverne Joseph from the Retirement Housing Foundation, Ricky Leung of the Cherry Street Tenant Association, J. Kenneth Pagano of the National Affordable Housing Management Association, and Brian Poulin of Evergreen Partners LLC, representing the National Leased Housing Association.

Mr. Garvin described the lack of protection for tenants when an assisted mortgage matures. In that case there is no statutory requirement for HUD to provide the tenants with enhanced vouchers, as is required when an owner prepays or opts out of an assisted mortgage. Mr. Donovan discussed the importance of assisted housing to New York City and the need to provide for the conversion of units assisted under the old Rental Assistance Payment (RAP) and Rent Supplements (Rent Supp) programs to Project-Based Section 8 assistance. Such conversions would enhance preservation efforts by securing a commitment to longer-term affordability in exchange for certain benefits to the owner, such as mark-to-market rents. Mr. Donovan also noted that the draft bill circulated by Mr. Frank includes HR 44, the Stabilizing Affordable Housing for the Future Act, introduced by Representative Nydia Velasquez, which would provide much-needed preservation tools including upfront grants for the rehabilitation of HUD multifamily properties.

Mr. Bodaken testified on behalf of the Preservation Working Group (PWG), a coalition of individuals and groups who support the preservation of affordable rental housing that is co-convened by the National Housing Trust and National Low Income Housing Coalition. His testimony included the recommendations of the PWG for legislative changes and comments on the draft bill. He outlined several actions Congress needs to take to support the preservation of assisted properties, including fully funding the Section 8 Project Based program, ensuring that tenants are fully protected in the case of expiring contracts or maturing mortgages, and providing appropriate incentives for owners to maintain affordable housing. Ms. Seward and Mr. Leung provided tenant perspectives on preservation issues and the draft bill. Mr. Leung testified on behalf of the National Association of HUD Tenants (NAHT) and both he and Ms. Seward spoke strongly in favor of a right of first purchase for tenants. Such a right would allow a preservation-minded purchaser to have the first opportunity to purchase an assisted multifamily property when an owner indicates a desire to sell. This provision is included in the committee draft, and Mr. Frank questioned the opposition of the owner groups to such a provision. "If you don't lose a nickel, what's the problem?" he asked.

Based on the testimony and other comments on the draft bill, the bill is expected to be revised and introduced sometime after the July 4th recess. Mr. Frank recognized that it is not likely that the House and Senate could complete work on the bill before the end of the Congress, but he did indicate that he would try to get the bill before the House later this summer. The testimony can be found at www.house.gov/apps/list/hearing/financialsvcs_dem/hr061908.shtml.

FHA Reaching Out to 675,000 At-Risk Homeowners In Second Phase Of Direct Mail Campaign

On June 19th, HUD announced that the Federal Housing Administration is mailing hundreds of thousands of letters to homeowners at risk of losing their homes through foreclosure and urging them to consider a safer, more affordable alternative to the high-cost mortgages they are currently paying. The first round of 280,000 letters was mailed in February. FHA's public awareness campaign will continue through September, ultimately reaching 850,000 distressed homeowners.

"This letter might be the most important piece of mail many of these families will receive all year," said HUD Secretary Steve Preston. "This information could not only

help save their current home, it could help provide them with long term financial security. This outreach campaign will ensure families are aware of the safe mortgage alternative offered by FHA."

Letters are being sent to homeowners who have already faced or are experiencing the first reset of their adjustable rate mortgages. Through the end of the year, FHA can insure home loans valued between \$271,050 and \$729,750. Normally these loan limits are set between \$200,160 and \$362,790 but were expanded through the President's Economic Stimulus Package. Bipartisan FHA Modernization legislation awaiting final action by the Senate and House of Representa-

tives would permanently increase the loan limits to an acceptable level.

FHA-insured loans are backed by the full faith and credit of the government, which typically allows lenders to offer mortgage products at a lower, more affordable interest rate. More than 90 percent of FHA-backed mortgages are 30-year, fixed rate products. FHA also provides a one-of-a-kind loss mitigation program that helps protect borrowers against foreclosure. Finally, FHASecure, which allows borrowers who are current and delinquent on their loans to refinance with the FHA, is saving tens of thousands of families on average \$400 a month compared to their exotic subprime loans.

LISC Guide To Building Green Published

Bay Area LISC has teamed up with Build It Green, a California nonprofit, to write Green Rehabilitation of Multifamily Rental Properties. The 68-page guide is a distillation of everything LISC has learned in its years of green rehabs. "You don't have to be the supreme green expert to go green," said Cathy Craig, senior program officer for Bay Area Local Initiatives Support Corp. The two nonprofits have made the publication available for download at www.bayarealisc.org.

Many affordable housing owners have little experience in doing green redevelopments. That's especially true at Unity Homes, which was built in 1974 under the Department of Housing and Urban Development's Sec. 236 limited equity co-op program. Unity's 94 garden apartments are owned by its resi-

denters. Planning the renovation, the homeowners had advice from green experts at LISC and Practica Consulting, based in Austin, Texas. However, many redevelopers aren't so lucky. "Sometimes for a rehab job you might not even have an architect," said Craig.

LISC and Build It Green kept Unity's owners and others like them in mind as they designed the guidebook, an assessment tool that will help owners decide which green building materials and techniques make sense at their aging properties from the start of the rehab process to the finish.

Its focus on rehabilitation of existing properties sets it apart from many other green guides and standards. "It doesn't presume that you can re-site the buildings," said Craig. Each green building technique or material listed in the guide is rated both for its extra cost and

for the benefit it will bring to a property. Items covered range from low-cost paints that don't emit harmful gasses to much more expensive solar systems. The authors include cost information wherever possible.

Energy efficiency is especially important to older affordable housing properties like Unity that struggle to cover rising utility costs with fixed operating budgets set by HUD.

Work is expected to be finished on Unity's green renovation by the end of 2008. Financed by a Federal Housing Administration Sec. 221(d)(4) substantial rehabilitation loan, the improvements will include Energy Star-rated windows and appliances, water-saving fixtures, and new, durable cement board siding—features that should save the 34-year-old property energy and maintenance costs for decades to come.

Committee Postpones Consideration of Homeless Bill

The House Committee on Financial Services postponed its June 24th consideration of HR 840, the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The Senate Committee on Banking, Housing and Urban Affairs passed its companion bill, S 1518, out of committee on September 19, 2007. Committee consideration of HR 840 has not yet been rescheduled.

How homelessness should be defined remains a central sticking point of discussions. The original HEARTH Act would have greatly broadened the definition of homelessness to include more children, families and single adults living in unstable and temporary housing. Those advocating for such a broad expansion of the definition, which would closely match definitions

used by the Departments of Education, Justice and Health and Human Services, argue that a narrow definition fails to reflect the reality of who is homeless today.

At the Committee's mark up, Subcommittee on Housing and Community Opportunity Chair Maxine Waters planned to offer an amendment to HR 840, effectively morphing the bill into S 1518, with a more limited definition of homelessness.

Those in support of the more limited definition point to a fiscal reality where an expanded definition will not immediately result in expanded resources for HUD's homeless assistance programs. Mrs. Waters' manager's amendment to HR 840 would have defined homelessness to include people who are currently considered homeless as well as people who have lived in a

series of temporary living situations such as in a hotel or doubled up and who will have to move again, and would require that individuals and families move at least twice before being considered homeless.

Opponents to the manager's amendment argue that the requirement that individuals and families move at least twice would harm domestic violence victims and families with children, and create documentation problems for providers.

Supporters counter that the bill makes room for people who have to leave their existing housing imminently for a variety of reasons in the definition of homelessness. The new statutory definition would also include people at imminent risk of homelessness, although imminence would not be specifically defined.

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