



Subprime Foreclosure Prevention Program Inaugurated Subprime Foreclosure Prevention Services Solicited

The 2008 NYS Budget includes \$25 million to help homeowners in NYS, who entered into a subprime or unconventional mortgage, by providing counseling and legal services. A program is being developed and will be administered by the NYS Housing Trust Fund Corporation (HTFC) / Division of Housing and Community Renewal (DHCR), in consultation with the NYS Banking Department and the Office of Court Administration.

The Program will make grants available to not-for-profit companies statewide to provide financial

counseling, mediation, legal representation, negotiation, and other support services to borrowers who face default or foreclosure. Collaborative proposals by multiple not-for-profit organizations are strongly encouraged to achieve coverage of all necessary services in an efficient manner that decreases duplication and maximizes the impact of public resources.

Funding will also be available to provide credit counseling and home ownership assistance training and support for housing counselors, mediators and lawyers who are assist-

ing residents with subprime or unconventional mortgages.

HTFC, with the assistance of NYS Banking Department, Office of Court Administration, and SONYMA, is currently developing an 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. Release of the RFP is anticipated within 60 days.

For more information, contact: Anna Oles at (518) 474-6082 or by email at Aoles@dhcr.state.ny.us.

HUD Makes \$1 Billion In Grants Available Through 35 Programs

The US Department of Housing and Urban Development (HUD) published its fiscal year 2008 "SuperNOFA," an annual funding notice that makes available more than \$1 billion in grants through 35 programs. This year, the SuperNOFA does not include the Homeless Assistance Grants that fund the local Continuum of Care. HUD intends to offer an additional \$1.5 billion in homeless grants later in the year through a new electronic application process that will significantly streamline funding of thousands of homeless assistance programs nationwide. For the past four years,

HUD has required nearly all grant applications to be submitted electronically through www.grants.gov. This year, applicants for funding through HUD's Continuum of Care homeless assistance programs will submit their applications electronically through the HUD e-snaps system (electronic-special needs assistance programs system). The electronic grant submission process is meant to increase funding opportunities for states, local governments, and nonprofit grassroots organizations that house and serve lower income families living in their communities. Last year, more

than 4,600 applicants successfully submitted their applications electronically. For more information, visit www.hud.gov/offices/adm/grants/fundsavail.cfm#avail.

In This Issue...	
Solar photovoltaic.....	Pg. 2
National Fuel Rebates.....	Pg. 3
Beacon Ribbon Cutting.....	Pg. 3
Ethics Study.....	Pg. 4
Career Opportunities.....	Pg. 5
ConPlan Public Hearing.....	Pg. 6
National Housing Trust Fund Update.....	Pg. 7
HHAP NOFA.....	Pg. 8

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.

Officers:

Dale Prunoske, Chair
Ken Parrotte, Vice Chair
Roxanna Gillen, Secretary
Judy Eisgruber, Treasurer

Directors:

Mary Anderson
Kathy Disbrow
Deborah DeLong
Jeff Eaton
Anthony Fiala
Frederick Hanss
David Henderson
Kevin O'Connor
Peg O'Leary

Anne Patnode
Sue Reaser
Mark Sabella
Max Sammons
Carolyn Seymour
Linda Stratigos
Matt Taylor
David Valachovic
Barbara Willis

Staff:

Blair Sebastian
Executive Director

Colin McKnight
Deputy Director

John Grover
Supportive Housing Coordinator

Kate Mackey
Administrative Assistant

For more information contact the Coalition at:
879 Madison Avenue, Albany, New York 12208
Tel: 518/458-8696 * Fax: 518/458-8896



Bits and Pieces...

M-Ark Project Changes Name

The M-Ark Project in Margaretville has changed its name to The MARK Group. The Delaware County RPC made the change to reflect an expanded mission beyond the two communities that were referenced in the hyphenated original name. The MARK Group operates housing assistance programs and has developed a senior rental housing complex as well as an industrial park in Arkville, NY. Currently, the MARK Group has activities in the towns of Middletown, Roxbury and Andes. The MARK Group can be reached at (845) 586-3500.

Solar Photovoltaic Incentives

The New York State Energy Research and Development Authority (NYSERDA) provides cash incentives for the installation of new Solar Electric or Photovoltaic (PV) systems by eligible installers. The program expires on December 31, 2009. For information, contact (866) NYSERDA or info@nyserda.org. Refer to PON 1050: Solar Electric Incentive Program.

Incentives are also available for the purchase and installation of energy-efficient equipment that reduces electric energy consumption in new and substantially renovated buildings. The deadline for this program is March 31, 2009. Use the contact information above. Refer to PON 1222: New Construction Program Financial Incentives.

Collaboration Prize Announced

The Collaboration Prize, a \$250,000 prize sponsored by the Lodestar Foundation has been established. It recognizes collaborations among two or more non-profit organizations that each would otherwise provide the same or similar programs or services and compete for clients, financial resources and staff. Nominations are accepted starting June 1, 2008. Visit www.thecollaborationprize.org for details.

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.

National Fuel Equipment Rebates Available

Residential customers in National Fuel's western New York service area now qualify for rebates for the installation of certain energy improvements. These rebates, administered by National Fuel, will be available for the following items purchased (also for space and wa-

Cuba Community Development Changes Leadership

Cuba Community Development Corporation, located in Friendship, NY, has announced the retirement of Nancy Mereday, Executive Director, effective June 30th. Nancy has been the E.D. of CCDC for ten years and plans to relax and enjoy traveling and spending time with family. The Corporation's Administrative Assistant, Lisa Trowbridge, has been hired to replace Nancy as Executive Director and will begin her new position on July 1st.

Foreclosure Activity Up 40%

About 14,000 foreclosure filings were registered in New York in the first three months of 2008, up 40 percent from the same period in 2007, according to RealtyTrac, a California firm that tracks foreclosure-related actions nationwide.

Moreover, there were about 11,600 foreclosure filings among the top 10 counties during the first three months of the year. Queens and Brooklyn accounted for 32 percent, and Long Island 24 percent.

Monroe County had the largest number of new foreclosures upstate in March at 335, ranking it fourth statewide, according to RealtyTrac. Westchester County had 258 new foreclosure filings in March, and Dutchess had 116.

ter heating items) and installed on or after November 1, 2007:

Hot Air Furnace (90% AFUE Energy Star)	\$300
Hot Water Boiler (85% AFUE Energy Star)	\$400
Steam Boiler (81% AFUE Energy Star)	\$200
Programmable Thermostat (Energy Star Rated)	\$25
Storage Tank Water Heater (0.61 Energy Factor)	\$150
Tankless Water Heater (0.78 Energy Factor)	\$350

Space and water heating appliances must be installed by a licensed contractor who can supply: a Federal ID number, a Certificate of Insurance or a Business Certificate showing their company's name and ad-

dress in order for the rebate application to be considered complete.

These Rebates are available through National Fuel. In addition, the rebates may be accessed through contractors participating in NY-SERDA's Home Performance with ENERGY STAR program. This program takes a comprehensive "whole house" approach to energy efficiency improvements in the home, based on a thorough analysis conducted by a Building Performance Institute-accredited contractor.

For more information, visit the National Fuel website at; www.nationalfuelforthought.com/; or NY-SERDA's website at: www.nyserda.org/Programs/SWP/nationalfuel.asp.

CSP Cuts Ribbon On Meadow Ridge II



The Community Services Program of Wappingers Falls celebrated the completion of the Meadow Ridge II Senior Housing complex on May 30th with a ribbon cutting at the Beacon facility. Meadow Ridge II is a 52 unit state low income tax credit-financed project located on a hillside overlooking Beacon's school campus, and the Hudson Valley and Catskill mountains in the distance.

The 3 story 60,000 square

foot project features Adirondack lodge-style architecture, and a large vaulted-ceilinged community room with french doors leading to a stone terrace. Laundry rooms are located on each floor.

The project has been recognized by the NYS Association for Affordable Housing, which selected Meadow Ridge II as Upstate Project of the Year. The award was presented to CSP Executive Director Peg O'Leary at the 2008 NYSABA Affordable Housing Conference.

NCRC Offers CRA Webinar

CRA 101: Using The Community Reinvestment Act to Develop Neighborhoods and Protect Against Foreclosure will be held on Thursday, June 5th, from 1:00 - 3:00 PM.

This course will explain how the CRA can be used to stop predatory lending, develop neighborhoods and build wealth through increases in small business and homeownership. Learn how CRA exams scrutinize bank lending, investing and bank branching in low/moderate-income neighborhoods and how community organizations' comments on CRA exams and merger applications can result in increases in bank financing in neighborhoods. The CRA also can motivate dialogue with banks that result in the introduction of new products and programs including foreclosure prevention initiatives.

This webinar is free for NCRC members. Workshop fees for non-members: \$25 for non-profits; \$50 for academics/government employees; \$75 for for-profits. You may register online at http://salsa.democracyinaction.org/o/2249/t/6828/event/index.jsp?event_KEY=41601. If you have trouble registering online please contact Matthew Juliar at mjuliar@ncrc.org.

Greater Catskills Flood Remediation Program

On April 11th, Governor David Paterson and Legislative leaders announced that the enacted Budget includes \$15 million for the Greater Catskills Flood Remediation Program. Under the program, eligible counties in the Southern Tier and Catskill regions will apply to purchase one or two family homes that have been damaged by floods since April 1, 2004, and are determined to be at future risk of repeated damage in future flood situations. The

initiative will allow homeowners to relocate from areas vulnerable to flooding. In order to qualify for the program, the home must be the primary residence of the owner with a family income up to 150% of the Area Median Income, as defined by HUD. Homes purchased would be condemned and property will be dedicated for open space, recreational, wetlands, or flood mitigation purposes. The program will help to remove people and posses-

Ethical Misconduct Is Getting Worse

While nonprofits, for the most part, still have an ethical edge on jobs in business and government, the social sector isn't too far ahead. The Ethics Resource Center published its findings in the National Nonprofit Ethics Survey to give an inside look at the sector's code of ethics. But, the view isn't pretty.

The Ethics Resource Center interviewed 3,452 employees spanning the three sectors, with 558 respondents from nonprofits, and polled them on issues such as misconduct, ethics and violations in the workplace. Nonprofit employees reported observing the highest levels of misconduct since the survey started in 2000 with 55 percent of employees saying they witnessed a form of misconduct in the past year. That level is on par with business (56 percent) and government (57 percent). Financial misconduct was also reported among nonprofits and eight percent admitted that they saw financial fraud – compared to the 5 percent of employees in the business sector.

Misconduct included putting own interests ahead of the organization (21 percent), abusive behavior (19 percent) and misreporting working hours (19 percent). Approximately 38 percent of employees who observed misconduct chose not to report to management, with top reasons including doubts that anything would change and fear of retaliation. Employees were least likely to report environmental violations, the misuse of confidential information and Internet abuses.

Strong management made a difference – but in a negative way. Non-profit employees felt that top management set the ethical tone more than their business and government counterparts. And those organizations with a board of directors are 18 percent less likely to think that the organization has strong leadership compared to organizations that have an executive director or president at the top. Employees that had a board of directors generally had less trust in the management and their accountability.

The survey showed that an ethics risk was greatly reduced when organization leaders established an organization-wide ethics and compliance program. The Ethics Resource Center recommended that organizations assess themselves and cultivate a working environment that will address misconduct.

sions from harms way in areas that have been hit particularly hard by flooding in recent years.

Funding will be administered through the NYS Housing Trust Fund Corporation / DHCR and be available to the following counties: Broome, Chenango, Delaware, Herkimer, Montgomery, Orange, Otsego, Schoharie, Sullivan, Tioga, and Ulster. For information, contact GCFRP@dhcr.state.ny.us or call (518) 474-2057.

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 online.

Director, Domestic Violence Intervention and Family Services

ComLinks, a not for profit Community Action Partnership in Northern New York, seeks a dynamic team leader with administrative experience to be responsible for a staff of 15 in the Domestic Violence Intervention/Family Services Program.

- Plan, direct and administer all aspects and programs of residential and non residential client services.
- Ensure all goals/objectives of performance based contracts are met.
- Secure funding; ability to write grants a plus.
- Responsible for program fiscal operation and budget planning.
- Collaborate with local community and state agencies to establish partnerships and design strong family support services.

Candidate must have strong management, budgeting, supervisory and team-building skills. Bachelor's Degree in Human Services and 5+ years supervisory and management experience in human services preferred. Salary DOE. Send cover letter with resume and 3 references to: ComLinks, 343 W. Main St., Malone NY 12953 or e-mail to: info@comlinkscaa.org. EOE

Career Opportunities

Program Manager

Neighborhood Preservation Coalition of NYS seeks applicants for the position of Program Manager. The successful candidate will be responsible for managing all existing contracts of the organization and providing technical assistance and training on a variety of organizational development issues. Excellent oral and written communication skills, excellent computer skills including experience designing and producing materials and reports, and the ability to manage multiple projects & meet deadlines are necessary. Familiarity with community development/housing data and its application, in addition to familiarity with Federal and State affordable housing programs a plus. Bachelor's Degree in related field required. Competitive salary, commensurate with experience, health insurance and other benefits available. Position available immediately. Send letter and resume to Joe Agostine, Jr., Executive Director, NPC of NYS, Inc., 40 Colvin Ave., Suite 102, Albany, NY, 12206, or email to agostine@npcnys.org.

EOE

Grant Writer

Thoma Development Consultants is a successful and growing consulting firm located in Cortland, NY. Thoma provides a wide range of services to municipal clients relating to Grant Writing and Management, Planning and Market Analysis.

Thoma is searching for an experienced Grant Writer to join our team. Our new team member will have a 4 year degree in a related field. The successful candidate will also have experience writing grant applications and proposals for government, a public agency, or a private organization. The Grant Writer must have the ability to work as a member of a team, possess excellent writing and organizational skills, have effective oral communication skills, and work well with the public.

The Grant Writer may be a full time or part time position. Salary or rate of pay will be commensurate with experience. If you are interested in joining our motivated and experienced team send or email cover letter and resume to Thoma Development Consultants, 34 Tompkins Street, Cortland, NY 13045 or tdc@thomadevelopment.com. Thoma is an equal opportunity employer.

Discrimination Complaints Up, Charges Down

According to an article in the May 27th issue of *USA Today*, HUD is receiving increasing levels of complaints of discrimination under Fair Housing Law, but filing charges in fewer cases than in previous years. In 1999 and 2000, fewer than 7100 Fair Housing complaints were filed with HUD. In 2006 and 2007, that figure had risen to over 10,000 complaints. In 1999, charges

were filed in 111 cases, and in 2000, charges were filed in 82 cases. In 2006 and 2007, though, the number of charges filed dropped by 65%. HUD is settling more cases overall than during the previous administration. However the percentage of settled cases has declined. Federal officials say that cases may take years to resolve in court, so they prefer to negotiate settlements

Continued on Page 6, Col. 1

Freddie Mac Renews Focus On Homebuyer Education

Given the state of today's market, Freddie Mac has renewed its focus on homebuyer education. As of June 1st, Freddie Mac will require homeownership education for First-Time Homebuyers for purchase transaction Home Possible^(R) Mortgages. In Freddie Mac's February 21, 2008 bulletin to their lender customers, they outlined the requirements:

- For purchase transaction Home Possible^(R) Mortgages, when all borrowers are First-Time Homebuyers, at least one qualifying borrower must participate in a homeownership education program before the Note Date.

- Freddie Mac does not require a specific format or curriculum for homeownership education and does not require a review or approval of the program by Freddie Mac.

For additional guidance, please see the Freddie Mac homeownership education factsheet. To obtain a copy, or if you have any questions, please contact Tasha Harris at Freddie Mac: (571) 382-3697 or tasha_harris@freddiemac.com.

HUD Discrimination Complaints Cont'

Continued from Page 5, Col. 3
for victims. In 1999, HUD settled 778 cases, or 42% of the total investigated. In 2007, it settled 948 cases, or 36.5% of those investigated. HUD dismissed nearly 2/3 of 2,595 investigated complaints last year, often for lack of evidence or being unable to locate the alleged victim.

Notice of Public Hearing

To administer federal funds for the Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Emergency Shelter Grants (ESGP) and Housing Opportunities for Persons with AIDS (HOPWA) programs, New York State must prepare an Annual Action Plan (AAP). New York State's next AAP will describe the State's anticipated use of federal CDBG, HOME, ESGP and HOPWA funds in 2009 to address affordable housing and community development needs identified in its Consolidated Plan for 2006-2010. This AAP will also describe the State's methods for distributing these funds to local grantees.

Interested individuals and organizations are encouraged to participate in the development of New York State's 2009 AAP by submitting written comments to: NYS DHCR, Attention: Brian McCarthy, 38-40 State Street, Albany, NY 12207, or DHCRConPln@dhcr.state.ny.us. All written comments must be received by June 10, 2008.

The public is also encouraged to attend and offer oral comments at one of a series of public hearings to be held on June 3rd and 4th, 2008. On June 3rd, the first public hearing will be held from 12:00 noon until 1:00 pm and the second from 3:00 pm until 4:00 pm. On June 4th, the first public hearing will be held from 9:30 am until 10:30 am and the second from 1:00 pm until 2:00 pm. The public may attend these hearings at New York State Division of Housing and Community Renewal offices at any of these 4 locations: 25 Beaver Street in New York City; 38-40 State Street in Albany; 620 Erie Boulevard West in Syracuse; or 535 Washington Street in Buffalo. Each site is accessible to individuals with mobility impairments. Individuals requiring other accommodations should call (866)275-3427. Building security procedures require each attendee to present a driver's license or other government-issued photo ID upon entry. For additional information about these public hearings call (866)275-3427; or e-mail DHCRConPln@dhcr.state.ny.us.

Annual Symposium on Green Homes And Sustainable Communities

"Green Homes and Sustainable Communities 2008," the annual national symposium on green affordable housing and community development, is set for Aug. 7th-8th in Chicago. More than 250 leading developers, designers, funders and public agency staff from across the country will gather for two days of workshops on leading edge innovations in the transformation of low-income communities. Co-sponsored by Enterprise and the Institute for Professional and Executive Development, the symposium is expected to sell out well in advance. Limited tuition assistance is available to nonprofit and government agency staff. For more information, visit <http://guest.cvent.com/EVENTS/Info/Summary.aspx?e=f02b4fe3-3067-4ab0-8f2b-efbe3c3b7d7d>.

Senate Committee Passes Bi-Partisan GSE Bill, Including Permanent Housing Trust Fund

The US Senate Committee on Banking, Housing, and Urban Affairs on May 20th passed “The Federal Housing Finance Regulatory Reform Act of 2008,” by a bipartisan 19 to 2 vote. Dissenting votes were cast by Senators Michael Enzi and Jim Bunning.

In a major and hard-fought victory for the National Housing Trust Fund campaign, the bill includes a provision to establish a permanent Housing Trust Fund.

The compromise followed many weeks of intense negotiations between members and their staffs and ended a stalemate over government sponsored enterprise (GSE) legislation that the Senate has grappled with during the last several sessions of Congress.

The manager’s amendment to the bill, offered by Senator Christopher Dodd, included a provision championed by Senator Jack Reed that would create a Housing Trust Fund. The bill provides that funds from Fannie Mae and Freddie Mac will go into the Housing Trust Fund and that other funding sources that Congress designates may also go into the fund in the future. Furthermore, the amendment would require that 75% of funds go to extremely low income families and that the balance of Housing Trust Fund resources benefit very low income families, with incomes up to 50% of area median. At least 90% of the funds are for rental housing.

However, in a compromise necessary to get support for the foreclosure prevention title of the bill, called the HOPE for Homeowners Program, some of the funds intended for the Housing Trust Fund will be diverted to underwrite the potential cost of the HOPE program in

the first three years.

Senator Reed’s proposal creates an affordable housing fund valued at 4.2 basis points of new business of Fannie Mae and Freddie Mac each year. The initial proposal can be found in the bill he introduced in November 2007. In the first year, 100% of the funds were to be distributed on a formula basis to states to address the subprime mortgage crisis. Under the compromise, in the first year, the funds now will be set aside to cover the cost of any defaults in the HOPE program.

In year two, when the Housing Trust Fund is to begin, 50% of the funds will be set aside and in year three, the amount is reduced to 25%. The HOPE program would sunset after the third year. At that point, 100% of the GSE funds will go to the affordable housing fund. Amendments offered initially by Senator Shelby and Senator Bob Corker would have diverted all the GSE funding to cover potential costs of the HOPE program.

Senator Reed also agreed to changes in his proposed affordable housing fund. Instead of creating an affordable housing block grant with GSE funds only, the bill now creates a permanent Housing Trust Fund that can receive other funds as Congress may designate. Senator Reed also agreed to target 75% of the funds to extremely low income families. These changes allow the bill to achieve the NHTF campaign’s core objectives that are also reflected in S 2523, the National Affordable Housing Trust Fund Act of 2007, introduced by Senators John Kerry and Olympia Snow in December 2007. Senator Reed is a co-sponsor of S 2523, as are Senators Schumer, Menendez, Brown, and Casey, also

Casey, also members of the Senate Banking Committee.

Senator Dodd’s HOPE for Home Owners Program would be created within the Federal Housing Administration to prevent current homeowners facing foreclosure from losing their homes. This new program would back refinanced mortgages with FHA insurance. Senator Shelby opposed the program because of its potential cost to taxpayers in the event that homeowners default on these mortgages.

In addition to the provision that creates a permanent Housing Trust Fund, the GSE bill establishes a regulator to ensure that the GSEs continue to maintain their affordable housing mission with safe and sound requirements. The House has now twice passed its GSE reform bill, HR 1427, first, as a stand-alone bill, and then the House included HR1427 as a part of its larger foreclosure prevention package, HR 3221, which passed the House on May 8th.

The House’s GSE bill would divert some Fannie Mae and Freddie Mac funds into an affordable housing fund but it stops short of establishing a stand-alone housing trust fund that can also accept other funding sources. The House also has passed its stand-alone housing trust fund legislation, HR 2895.

The full Senate is expected to consider the bill as early as the week of June 2nd. The bill would then be conferenced with the House bill to iron out differences. A side-by-side comparing provisions of the House’s national Housing Trust Fund bill; the House GSE bill’s affordable housing fund; and the Senate’s May 22nd GSE bill will soon be available at www.nlihc.org.

HHAP NOFA Issued

The Homeless Housing and Assistance Corporation (HHAC) and the New York State Office of Temporary and Disability Assistance (OTDA) issued a NOFA on May 7th for funding under the Homeless Housing and Assistance Program (HHAP).

The Homeless Housing and Assistance Program, enacted by Chapter 61 of the Laws of 1983 and set out in Sections 41 through 44 of the Social Services Law, authorizes a program of State funded grants or loans to acquire, construct or rehabilitate housing to expand the supply of housing for low income persons who are, or would otherwise be, homeless. A homeless person is defined as an undomiciled person (whether alone or as a member of a family) who is unable to secure permanent and stable housing without special assistance, as determined by the Commissioner of OTDA. Eligible applicants are not-for-profit corporations, charitable organizations, municipalities and public corporations.

The total HHAP appropriation for SFY 2008-09 is \$36.5 million, of which \$5 million may be reserved for the development of projects serving homeless persons with HIV/AIDS.

Proposals submitted in response to this Request For Proposals (RFP) must be received by 3:00 PM on July 14, 2008. Proposals should be delivered to: Bureau of Contract Management, NYS Office of Temporary and Disability Assistance, 40 North Pearl Street, 13-B, Albany, New York 12243 Attention: John W. Printup.

An original and eight (8) copies of the completed application must be received no later than 3:00 PM on the specified due date in order to be considered for funding. E-mailed or faxed materials will not be accepted.

Any questions about this RFP or the Homeless Housing and Assistance Program must be submitted in writing by June 6, 2008. Questions may be submitted via fax or email to: Colleen A. Salvagni, by fax: (518) 486-7068, or E-mail: colleen.salvagni@otda.state.ny.us.

Visit our website at www.ruralhousing.org
