



## DHCR Modifies ‘Review and Reform’

Working to implement the recommendations of the 2007 Review and Reform project of the Rural and Neighborhood Preservation programs, staff of DHCR have been closely examining the documents used to evaluate performance of local housing agencies under their RPC or NPC contracts. Staff of the Community Services Bureau at Hampton Plaza have been reviewing the forms and checklists used by DHCR Regional Office field representatives to identify redundant or unnecessary information being requested. Draft checklists were reviewed in early April by the task force overseeing the Review process, and the checklists were reduced in scope even further.

Recognizing that the original name for this review exercise had negative connotations, DHCR staff have opted to rename the process, which is now known as the “Pre-

servation Initiative”.

The checklists developed at this stage will be utilized by DHCR field reps to ‘Certify’ preservation companies as having the basic requirements in place to positively impact the housing needs of their service areas.

The Certification process is coupled with a requirement that all preservation companies have completed a needs assessment of the housing conditions and community development needs in the service area. DHCR recognizes that some preservation companies do already have these elements in place, and if they meet the minimum requirements that DHCR expects, the needs assessment and strategic plan requirements will be satisfied. DHCR will require all preservation companies to complete the Certification process in 2009 to continue to receive funding.

To assist preservation companies to meet this deadline, DHCR field reps will begin working with RPCs and NPCs as early as this month to incorporate these requirements into their workplans for the coming year. In addition, DHCR plans to hold an in-depth training program for the RPCs and NPCs on these issues, and will also train field reps, CSB staff and staff of the two Coalitions to provide onsite training for any groups needing additional assistance. As of press time, it is anticipated that this training will take place in September of this year, with training held regionally.

### Change of Address For Peer To Peer Training

The address for the Peer to Peer Training for Rural Preservation Companies in Fulton, New York on May 13th is 163 South First Street, in Fulton. The address was incorrectly listed in the promotional materials for the session. Follow the directions in the brochure from Routes 48 or 481 up to the left hand turn onto Route 3/Broadway. Just before crossing the Oswego River, turn right onto S. First Street. Follow south First Street to number 163. For more information on the Peer to Peer Trainings, please see the full article on page 7.

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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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## Bits and Pieces...

### Wishing You Well...

The April meeting of the Rural Housing Coalition Board of Directors was the final meeting for Sue Reaser, who has ably represented the interests of the Adirondack region, as well as the interests of the Section 8 provider community on our Board for a number of years. Sue will be retiring from the Housing Assistance Program of Essex County in July. We want to thank Sue for her dedication to the Coalition, her valuable perspective and insights, and her humor. We wish Sue well in her upcoming retirement and are very jealous of her travel plans.

### New HUD Secretary Announced

On April 18th, President Bush announced the appointment of Steven C. Preston as the new Secretary of Housing and Urban Development. Previously, Mr. Preston served as Administrator of the Small Business Administration since July of 2006. During his tenure at SBA, Administrator Preston managed loan guarantee programs similar in structure to those operated by HUD. Prior to his federal service, Mr. Preston served as Executive VP at ServiceMaster Corporation, and previously as an investment banker at Lehman Brothers. Mr. Preston's nomination awaits Senate confirmation.

### NCRC Files Complaint Against Credit Rating Agencies

The National Community Reinvestment Coalition filed a complaint on April 8th with the SEC against Moody's Investor Services, Standard and Poor's, and Fitch, Inc. to obtain relief for consumers and communities harmed by the agencies' negligent and culpable behavior leading up to the downfall of the mortgage and credit markets and expose how regulatory failure has played a significant role in the current housing and foreclosure crisis.

NCRC alleges that the rating agencies knowingly issued false and inflated ratings for securities backed by problematic high-cost nontraditional loans. The complaint asks the SEC to assess civil penalties, and order the agencies to provide equitable relief to those injured as a result of the rating agencies' actions.

## HUD Issues 2008 Rent Adjustments And Income Limits

Annual rent adjustments are required for housing units receiving assistance under Section 8 of the US Housing Act of 1937. To help meet this requirement, HUD has developed rent adjustment factors, known as the Annual Adjustment Factors (AAFs). AAFs are calculated based on changes in residential rent and utility costs for specified geographic areas, according to the Bureau of Labor Statistics Consumer Price Index and other survey data. The AAFs for 2008 were published in the Federal Register on January 22, 2008 and are available from HUD USER electronically at [www.huduser.org/datasets/aaf.html](http://www.huduser.org/datasets/aaf.html).

HUD has also released the estimated median family income and income limits for Fiscal Year 2008. The estimates are based on OMB Metropolitan Statistical Areas (MSAs), and cover 532 metropolitan areas and 2,043 non-metropolitan areas in the US and its territories.

The FY 2008 HUD median family income estimates are derived from 2000 Census data updated with local and state 2006 American Community Survey data. The income estimates are used as the basis for determining income limits for many HUD programs, as well as those of the Department of Agriculture, Treasury, the Federal Housing Finance Board and the GSEs. The FY 2008 HUD Income Estimates are available as a free download from HUD USER at [www.huduser.org/datasets/il/il08/index.html](http://www.huduser.org/datasets/il/il08/index.html).

## Pew Study Explores State Responses To Foreclosure Crisis

The Pew Charitable Trusts released a report on April 16th titled *Defaulting on the Dream: States Respond to America's Foreclosure Crisis*. The report is billed as the first since the foreclosure crisis hit in 2007 to look specifically at how states are addressing this critical issue.

Pew found that states are taking action in three major ways: trying to help borrowers facing imminent risk of foreclosure to stay in their homes; preventing high-risk, high-cost mortgage loans from being made in the first place; and taking a comprehensive approach to the crisis by convening stakeholders to develop solutions.

Specifically, the research finds that 20 states have launched formal foreclosure intervention or prevention initiatives, 16 states have enacted high-cost lending and foreclosure intervention laws, 13 states have created counseling hotlines, and nine have established loan funds to provide short-term loans or to refinance loans to borrowers who are facing financial difficulties. To address the issue of problematic loans being made in the first place, 31 states have implemented laws to stem predatory lending. Finally, 14 states have created foreclosure taskforces to address the crisis by bringing together interested stakeholders to develop comprehensive solutions.

Because so many of the initiatives listed above were implemented recently and because there is

limited data available on the number of loans ending in foreclosure, it is difficult to evaluate the effectiveness of these programs. The researchers note the importance of accurate and timely information to fully understanding the problem and to developing the most efficient policy solutions, and they recommend that Congress come up with ways to collect, maintain and share reliable and uniform information across the country.

In highlighting the role that states are playing, the report emphasizes the need for federal action to complement the initiatives that many states have already implemented.

The full report provides more detail on the specific actions that states are taking to address the foreclosure crisis and an assessment of the impact of foreclosure on states: The researchers project that one in 33 U.S. homeowners will be in foreclosure over the next two years as a result of subprime loans made in 2005 and 2006, and estimate that more than 40.6 million homes will lose value due to subprime foreclosures in their communities. This could cost homeowners approximately \$356 billion in home value over the next few years. Furthermore, Pew has posted fact sheets for each of the 50 states and the District of Columbia that outline the challenges facing each state along with the actions they have taken thus far.

The report and the fact sheets can be found at: [www.pewtrusts.org/news\\_room\\_detail.aspx?id=37950](http://www.pewtrusts.org/news_room_detail.aspx?id=37950).

## New Executive Director Hired

The Saratoga County Rural Preservation Company has announced the appointment of a new Executive Director, Bud Mazurek. Mr. Mazurek replaces Dottie O'Donnell Nixon, who retired. Mr. Mazurek previously worked for the Carver Center in Schenectady.

## Study Explores Impact Of Housing Vouchers On Homelessness

Housing vouchers are successful in helping families exit homelessness and can protect poor families from becoming homeless. The idea that adequate amounts of affordable rental housing would prevent and end family homelessness is intuitive. It is also firmly grounded in the research literature on the causes of homelessness and on the efficacy of programs that seek to end homelessness for individual families. The research paper published by Jill Khadduri of Abt Associates, Inc. summarizes the research findings and draws out their implications for housing policy makers on all levels of government- in the first instance, for the federal government, which carries the responsibility for adequately funding the Housing Choice Voucher Program and for setting the parameters for the use of those housing subsidies.

Ms Khadduri's research paper can be accessed online at [www.naeh.org/content/article/detail/1875](http://www.naeh.org/content/article/detail/1875).

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 Housing Trust Fund May Benefit From Foreclosure Crisis

Efforts to promote a national housing trust fund may actually be helped by foreclosure legislation currently under consideration in Washington. On April 10th, the Senate passed foreclosure legislation, and the House is expected to pass legislation in early May.

The final House bill could include complete versions of two bills important to the national housing trust fund- HR 1427: GSE reform legislation and HR 2895: the National Affordable Housing Trust Fund legislation. Both bills have passed the House without companion legisla-

tion passing the Senate. Attaching them to a large foreclosure bill would provide a vehicle for the bills to move forward.

If the GSE and the National Housing Trust Fund bill are included in foreclosure legislation that gets voted out of the House, they would be part of the negotiations with the Senate and could be accepted by the Senate and sent to the President as part of a larger package. The National Housing Trust Fund campaign is advocating with House leadership to include these two important bills in the House's final Housing bill.

## Emergency Homelessness Prevention Funding Sought

As the foreclosure crisis has worsened, advocates are hoping to stem the number of families facing homelessness, either because they were foreclosed upon, or because their rented home was subject to foreclosure. To this end, advocates are seeking a one-time supplemental appropriation of \$300 million to the Emergency Food and Shelter Program (EFSP). The funds, as envisioned, would provide direct financial assistance to families to be used solely for housing-related assistance needed to prevent homelessness in connection with foreclosure.

The proposal has not yet been adopted into any foreclosure legislation. The proposal was introduced to Congress in testimony to the House Financial Services Committee by Sheila Crowley of the National Low Income Housing Coalition on April 10th. The \$300 million pool would assist 100,000 families with assistance levels of \$3,000 per family. Assistance would be used towards relocation expenses, security and

utility deposits, mortgage payments, rent payments, utility payments, and other foreclosure or eviction prevention expenses. "Preventing homelessness due to foreclosure should be a top public policy priority. Homelessness is highly traumatic for the families who experience it and much more costly than the modest amount of assistance needed to prevent it," said Ms. Crowley in her testimony.

The Emergency Food and Shelter Program was established as a program at FEMA, but is run by the United Way of America and governed by a national board composed of representatives of major charities. The program is highly regarded as an efficient service delivery system. The United Way has reported increased demand for EFSP assistance due to the mounting levels of foreclosures.

A coalition of advocates hopes to have a bill introduced and considered with the larger foreclosure legislation pending in May.

# 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](mailto: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.

## Program Manager

The Neighborhood Preservation Coalition of NYS seeks a 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](mailto:agostine@npcnys.org).

EOE

## Executive Director

The MARK Group, a 30 year-old not-for profit Rural Preservation Company seeks a new Executive Director. M-ARK serves as a social and economic development agency for five municipalities in Delaware County, New York, including Andes, Middletown, Roxbury and the Villages of Fleischmanns and Margaretville. We operate 42 units of affordable housing, provide grants for home repair and first-time home owner programs, manage a business revolving loan fund, help entrepreneurs start businesses, provide leadership in economic development issues and projects and provide technical assistance and grant-writing services to municipalities and to other not-for-profits in the region.

Candidates for the Executive Director post must have demonstrable skills and experience in grant writing and administration, public communication and community building, budget, finance, technology and staff management and fundraising and development skills.

Inquiries and resumes should be sent as soon as possible by mail, fax or e-mail to

Ernie Steiglehner, Vice President  
MARK Group, PO Box 247, Margaretville, NY 12455. Phone: (845)586-3500, Fax:(845)586-3599, e-mail: [barbara@mark-project.org](mailto:barbara@mark-project.org).

Cover letters with resumes must include the candidate's required salary range. Resumes without a written salary range included will not be considered. A statewide search is currently being conducted and resumes will be accepted until the position is filled. The MARK Group is an equal opportunity employer.

## Director- Domestic Violence Intervention and Family Services Program

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.

Position duties include:

- 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.

The successful 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.

Send cover letter with resume and 3 references to:

ComLinks, 343 W. Main St., Malone NY 12953 or e-mail to: [info@com-linkscaa.org](mailto:info@com-linkscaa.org). EOE

*Save The Dates!*  
**The 29th Annual Affordable Housing and Community Development Conference, Buffalo, New York**

**October 29, 30, 31, 2008**  
**See You There!**

## DHCR Seminar Series Focuses On Intro To Development

DHCR will launch the 2008 Seminar Series in May, beginning with 'Introduction to Development'. This seminar will challenge participants to consider whether they and their organizations are ready to develop affordable housing. It will explore the role and responsibilities of developers, and the staff capabilities and organizational resources and structures that are needed to be successful in development. It will also address partnering and how to negotiate joint ventures. Participants will be provided a tool for assessing their organization's readiness to develop.

The seminars will be held on:  
**May 2nd**, HUD Storefront, 128 E. Jefferson St., Syracuse

**May 5th**, Empire State Plaza, Convention Center, Meeting Room #5, Albany

**May 16th**, Support Center for Non Profit Management, 305 Seventh Avenue at 27th Street, New York City

**May 22nd**, Holiday Inn Express Hotel and Suites - Buffalo Galleria Empire Room, 601 Dingers Street Buffalo

Additional training topics are scheduled for June. For more information on the training schedule and to register, visit [www.dhcr.state.ny.us/oed/apps/seminar/dah\\_seminar\\_intro\\_2008.asp#s1](http://www.dhcr.state.ny.us/oed/apps/seminar/dah_seminar_intro_2008.asp#s1).

## SuperNOFA Published March 19th

The General Section of the 2008 Notice of Availability of Funding (Super NOFA) has been published and can be accessed for your review on [grants.gov](http://grants.gov). Programs that might be pertinent to further your Community Development needs include: Fair Housing Initiatives, Housing Counseling, Lead Based Paint Control/Healthy Homes Initiative, Rural Housing and Economic Development, Housing for Persons with AIDS Assisted Living Conversion Program, Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, and the Continuum of Care (COC) Program. NOFAs for each program will be published at a later date.

## June Is Home Ownership Month

The HUD Buffalo Team reminds grantees that June is traditionally celebrated as Homeownership Month. It is a great opportunity to showcase your efforts and celebrate the resulting changes to neighborhoods and families.

HUD would like to recognize your accomplishments and those of your clients – Please let your CPD Rep know if you are making special plans for Homeownership Month. HUD will provide whatever support they can and will add the activities to a Homeownership Calendar. If you would like a HUD presence at your event, please let HUD know as soon as possible so they can try to facilitate the request. Call HUD at (716) 551-5755.

## NYCOM Schedules Western NY Main Street Conference

The New York Conference of Mayors will hold a Main Street Economic Development Conference on Thursday, May 15, 2008 from 8:00AM - 4:30PM at the Adams Mark Hotel in downtown Buffalo.

Learn about current economic and community development funding opportunities; hear about the latest trends in Main Street revitalization and economic development; receive free one-on-one technical assistance from experts; network with your colleagues; and share your community's successes.

This conference offers elected and appointed local government officials, economic development professionals, merchants, and real estate developers the chance to get together to exchange ideas, experiences, and discuss mutually beneficial development opportunities. For more information, visit [www.nycom.org/mn\\_events/mainst/index.asp](http://www.nycom.org/mn_events/mainst/index.asp).

## Grantsmanship Training Offered In Schenectady

The Grantsmanship Center will be holding a training "Earned Income Strategies" at the Hamilton Hill Arts Center in Schenectady from May 5th through the 7th. The class will focus on developing ventures that enhance core mission as well as financing the project. Tuition for this training is \$575.

To register for this training, visit [www.tgci.com/eisregister.asp](http://www.tgci.com/eisregister.asp), or by calling the registrar at (213) 482-9860.

## Free HOME and CDBG Training Online

HUD CPD's Office of Block Grant Assistance is pleased to provide web-based video training modules on eight components of the Community Development Block Grant (CDBG) program. The videos are available as webcasts and can be accessed at [www.hud.gov/offices/cpd/communitydevelopment/training/index.cfm](http://www.hud.gov/offices/cpd/communitydevelopment/training/index.cfm).

The eight subjects that are featured are:

1. Statute, Regulations, and National Objectives
2. State CDBG Program
3. Administration, Planning, and Financial Management
4. Housing and Real Property
5. Public Facilities, Public Service, and Other Activities
6. Economic Development
7. Section 108 Loan Guarantee Program
8. IDIS, Performance Measurement, and Reporting.

Each module is approximately one hour long and can be used as a training tool for new grantees and new staff, as well as for subrecipients of CDBG funds.

HUD CPD's Office of Affordable Housing has launched a new self-directed, interactive web-based

training tool for HOME Participating Jurisdictions (PJs), the HOME IDIS E-Learning System. This self-guided, web based tutorial is for PJs and organizations implementing the HOME Program throughout the United States to learn how to correctly process HOME activities in IDIS.

The E-Learning System is made up of a series of interactive training modules, allowing training participants to learn at their own pace. If a participant chose to register, the system will record the participant's progress and keep track of where s/he left off.

The Demo module explains the navigation and how to use the E-Learning System. The E-Learning System is then organized by HOME Tenure Type so that participants can learn how to perform the tasks specific to their HOME activities. For example, if the participant only needs to learn how to process a Homebuyer activity, s/he can select 'Homebuyer' from the HOME activities list and go directly to that module. Visit e-Learning at: [www.hud.gov/offices/cpd/affordable-housing/training/web/elearning/index.cfm](http://www.hud.gov/offices/cpd/affordable-housing/training/web/elearning/index.cfm).

## Westchester Issues RFP For Eviction Prevention

The County of Westchester, through the Department of Planning, is soliciting proposals from experienced organizations that provide eviction prevention services to assist low-income Westchester County residents. Proposals are sought from experienced Westchester community-based organizations, to provide direct services to low income Westchester County residents who are at-risk of becoming homeless by providing eviction prevention services.

The proposal is due on May 19, 2008 at 4 :00 PM at the Westchester County Department of Planning, 148 Martine Avenue, 4th floor, White Plains, New York 10601. To obtain a copy of the RFP, or for more information, please call (914) 995-4602.

The Rural Housing Coalition seeks qualified consultants to assist in providing technical assistance. For information, review the RFQ found on the career opportunities page of the Coalition website at [www.ruralhousing.org](http://www.ruralhousing.org).

## Peer To Peer Trainings Continue

The spring series of Peer To Peer trainings for Rural Preservation Companies sponsored by the Rural Housing Coalition will continue in May with sessions on May 6th in Ticonderoga, May 13th in Fulton, May 27th in Olean, and May 28th in Big Flats. Sessions in Beacon and Stamford have already been completed.

The goal of the Peer To Peer Trainings is to bring together Rural Preservation Companies along with their community partners, such as

bankers, municipal or county planners, to discuss the common challenges as well as opportunities found in rural New York's regional housing markets, and share ideas for resolving the common issues efficiently.

This coming year promises to be a year of new challenges for the preservation companies, as DHCR begins to implement the requirements of the Preservation Initiative, including certification of RPCs and NPCs based on a standard matrix

of criteria, plus the requirement that all preservation companies complete a service area needs assessment and develop a strategic plan for meeting identified needs.

Attendance at these Peer To Peer Trainings will give RPC administrators an opportunity to discern how their 2008-09 workplans must be adjusted to accommodate the new Preservation Initiative requirements. For more information on registering for this training, contact Kate Mackey at (518) 458-8696.

## Homeless Capacity Aide Offered

A new Rural Homelessness Capacity Building Program was launched in January to support the work of faith-based and community-based organizations serving homeless populations in rural America.

“Many small rural community organizations just don’t have the funding, networks, and information they need in order to help their homeless neighbors,” explained Moises Loza, Executive Director of the Housing Assistance Council in Washington, DC, which created the new program. “Through the rural Homelessness Capacity Building program, they can access tools and resources that will enable them to better serve homeless people.”

One-on-one technical assis-

tance, audio web trainings, and on-line information will be available for rural homelessness provider organizations over the course of a 3 year period. Selected organizations working in high-need communities will also receive grants to pursue training opportunities, purchase equipment, or undertake other activities that will improve their ability to meet the needs of homeless people in their areas.

RHCB is funded by a Department of Health and Human Services Compassion Capital grant. The Housing Assistance Council is operating it with help from the National Alliance to End Homelessness. For more information about the program, visit [www.ruralhome.org/rh](http://www.ruralhome.org/rh)

[cbindex.php](http://cbindex.php) or contact the staff toll free at the Housing Assistance Council at (877) 842-RHCB (842-7422), or by email at [RHCBinfo@ruralhome.org](mailto:RHCBinfo@ruralhome.org).

The Housing Assistance Council is a national nonprofit headquartered in Washington, DC that helps local organizations build affordable homes in rural America by providing below-market financing, technical assistance, research, training, and information services. HAC’s programs focus on local solutions, empowerment of the poor, reduced dependency, and self-help strategies. HAC is an equal opportunity lender.

For more information on HAC, visit [www.ruralhome.org](http://www.ruralhome.org).

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*Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)*

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