



DHCR Issues Unified Funding Round

DHCR issued a Notice Of Funding Availability - State and Federal Funds last month. Funding for not-for-profit entities, for-profit entities and municipalities under the Housing Trust Fund Program, the New York State HOME Program, the Urban Initiatives Program, and the Rural Area Revitalization Projects Program is included in the NOFA.

Compact disks (CDs) containing Request For Proposals (RFP)/Application packages for site-specific project applications became available beginning November 12th. Applications for site-specific projects funded under the HOME and/or the Housing Trust Fund Programs, Urban Initiatives Program, or Rural Area Revitalization Projects Pro-

gram may be submitted using the Community Development Online (CDOL) System. Applicants may make a special request, based on demonstrated need, for DHCR approval to utilize a Word/Excel fillable paper application in lieu of CDOL. Requests must be in writing and received not later than January 12, 2009. Urban Initiatives and Rural Area Revitalization Projects Programs funding requested under this Notice may only be requested in conjunction with one or more Housing Trust Fund Corporation (HTFC) or Division of Housing and Community Renewal (DHCR) capital project funding sources. NOTE: A SEPARATE NOTICE OF FUNDING AVAILABILITY FOR HOME

able from the DHCR web site. THE 2009 APPLICATION IS EXPECTED TO BE AVAILABLE ON THE DHCR WEBSITE, www.nysdhcr.gov, BY DECEMBER 1, 2008.

The New York State HOME Program expects to have approximately \$34 million available. Based on historic levels of appropriation, the Housing Trust Fund Corporation expects to have a minimum of \$29 million in HTF available.

Applications for HOME and Housing Trust Fund site-specific project funding (except for those accepted on a continuous basis) must be received by the Housing Trust Fund Corporation by 5:00 PM, Wednesday, February 11, 2009.

Save These Dates!

Be a part of the lobbying effort to save state funding in the upcoming budget struggle. The 2009 housing lobby days have been scheduled in Albany:

February 24th- Legislative Action Day- a joint effort to support urban and rural housing programs. Sponsored by the Neighborhood Preservation Coalition of NYS (www.npcnys.org).

March 9th- Housing Lobby Day- support rural housing programs such as Rural Rental Assistance, RARP, RPC, Affordable Housing Corporation, and Main Street. Sponsored by the New York Rural Advocates (nbek@telenet.net).

LOCAL PROGRAM ADMINISTRATOR (LPA) APPLICATIONS IS EXPECTED TO BE ISSUED AT A LATER DATE. Applicants are responsible for using the proper application for funding. Applications will be avail-

IN THIS ISSUE.....

DHCR Seminar Series.....	Pg 3
NSP Plan Submitted.....	Pg 3
RPC Second Payments Due...	Pg 3
HUD Modifies H4H.....	Pg 4
New Board Members.....	Pg 4
NSP & Healthy Homes.....	Pg 6
Conference Highlights.....	Pg 6
Federal Foreclosure Office Proposed.....	Pg 7
Sustainable Communities Webcast.....	Pg 7
New Good Faith Estimate Announced.....	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.

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Bits and Pieces...

Focus on Tenants in Foreclosed Properties Increases; Freddie, Fannie Stop Evictions

The plight of tenants in foreclosed properties continues to receive increased national attention. Testimony before the Senate Committee on the Judiciary during November discussed the need for legislation to protect tenants in foreclosed properties. In addition, national advocacy groups and Senator Christopher Dodd recently highlighted the need to protect tenants in foreclosed properties, and Freddie Mac and Fannie Mae announced a temporary suspension on foreclosure and evictions. On November 20th, both Freddie Mac and Fannie Mae announced that they were suspending all foreclosure sales and evictions involving occupied single family homes between November 26, 2008 and January 9, 2009. This suspension includes rental units in one- to four- unit properties.

Freddie Mac's statement is available at www.nlihc.org/doc/National-foreclosure-suspensions-final.pdf.

Thanks To Retiring Board

The Rural Housing Coalition wishes to thank our retiring Board members who were recognized at the October conference in Buffalo (and the important roles they filled):

Dale Prunoske, Board Chair
Ken Parrotte, Vice Chair
Peg O'Leary, Conference Committee Chair
Matt Taylor, Treasurer
Fred Hanss
Sue Reaser

Without the contributions made by our Board members, the Coalition simply could not exist. Best Wishes to all!

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.

Managing Housing Rehabilitation Programs Seminar Offered

Seminar Number 4 in the DHCR Developing Affordable Housing Seminar Series - Managing Housing Rehabilitation Programs will be offered in three locations during December. This seminar is designed to help managers of housing rehab programs evaluate all of the elements of their rehab program design, and identify good practices for management of the program and individual rehab projects. Topics will include:

- program design
- rehabilitation codes and standards
- procurement rules and methods
- good construction oversight and program management practices
- productivity, tracking and record-keeping

The seminar will reference two HOME Program publications: HOME Program Rehabilitation Tune-up Kit, and Good Habits of a Highly Effective Rehabilitation Manager.

HFA Submits NSP Plan to HUD

Staff of the State Housing Finance Agency have been working diligently to complete the plan for administration of the federal Neighborhood Stabilization Program by the required deadline to submit it to HUD on December 1st. The NSP provides funds to communities impacted by high home foreclosure rates. Larger communities in the state receive funding directly from HUD, others will have to apply to HFA for an allocation. HFA plans to issue a NOFA for the funds pending approval of the draft plan by HUD. The NOFA may be released as early as mid-December, with a deadline for submittal expected on or about February 10th.

Monte Franke of Franke Consulting will lead the training. He has 35 years of experience in housing programs, and is a nationally recognized expert in the HOME Program. He has conducted evaluation of housing rehab programs across the country, and has helped communities to re-design their rehab programs to improve compliance and productivity.

Please note: The Poughkeepsie and Rochester seminars begin at 9:30 AM. Sign-in begins at 9:00 AM. The seminars will be held on:

December 2nd, Grand Hotel, 40 Civic Center Plaza, Poughkeepsie
December 9th, William K. Sanford Colonie Town Library, 629 Albany Shaker Road, Loudonville

December 16th, Rochester City Hall, Council Chambers, 30 Church Street, Rochester

For more information, visit: www.dhcr.state.ny.us/Apps/seminar/dah_seminar_intro_2008.asp#s10.

Most people presume that the NSP funds will be directed to urban communities, and HFA staff concur that this is the prime target for the funds. However, 25% of the state's allocation from HUD must be directed to benefit households with incomes below 50% of area median. This represents more than \$13 million of the state's allocation. The remainder of the funds must be used in areas demonstrating high levels of foreclosure impact- either through subprime mortgage foreclosure, or tax foreclosure. The HUD rules for the program contain specific definitions of the types of foreclosed properties eligible for assistance.

Continued on Page 5, Col. 1

Von Pless Retires

George Von Pless, Director of Multi-Family Housing at the Syracuse office of USDA-Rural Development, retired in mid-November. A farewell luncheon was held in Syracuse on November 19th. George was responsible for overseeing the development of Section 515 rural rental housing projects and worked with many rural housing agencies to develop new affordable rental units. He was also instrumental in working with DHCR on the Rural Rental Assistance Program that provides rent subsidies to ensure the feasibility of rural rental projects.

Michael Bosak, an architect with the Syracuse RD office has been named Mr. Von Pless' successor as Multi-family Director.

RPC Payments On Track

At the November 21st meeting of the Preservation Initiative Task Force for the RPC program, it was announced that DHCR is processing payment authorization for the second payment of the 2008-09 RPC contracts. Barring unforeseen action by the legislature, DHCR staff expected checks to be issued in the amount of \$42,650 on or about December 31st.

The failure of the Senate and Assembly to take action on the Governor's requested budget cuts during the November 18th special session mean that the most recent budgeted contract amounts stand. Therefore, the December 31st payment will only reflect the 6% cut (approximately \$2800) announced earlier in the fall.

Early predictions are for continued efforts to reduce the RPC contract amounts in the coming budget negotiation cycle.

HUD Modifies HOPE For Homeowners

HUD Secretary Steve Preston announced on November 19th that the HOPE for Homeowners (H4H) Board of Directors has approved changes to the program to help more distressed borrowers refinance into affordable, government-back mortgages. The changes will reduce the program costs for consumers and lenders alike while also expanding eligibility by driving down the borrower's monthly mortgage payments.

"Clearly, meaningful changes were needed. These modifications should increase lender participation and help more families who are having difficulty paying their existing mortgages, but can afford a new affordable loan insured by HUD's Federal Housing Administration," said Preston.

By taking full advantage of the new authority provided under the Emergency Economic Stabilization Act of 2008, HOPE for Homeowners will provide additional mortgage assistance to struggling homeowners.

Modifications to HOPE for Homeowners include:

- 1) Increasing the loan to value ratio (LTV) to 96.5 percent for some H4H loans;
- 2) Simplifying the process to remove subordinate liens by permitting upfront payments to lienholders; and
- 3) Allowing lenders to extend mortgage terms from 30 to 40 years.

"These changes will further encourage lenders to take a hard look at this program before heading down the path to foreclosure and will provide families with another resource to refinance into a loan they can afford," said FHA Commissioner Brian D. Montgomery. "HOPE for Homeowners will continue to serve as another loss mitigation tool that can be used to help families keep their homes."

HOPE for Homeowners will continue to offer affordable, government-insured fixed rate mortgages. Further, this program will maintain FHA's long-standing requirement that new loans be based on a family's long-term ability to repay the mortgage. Only owner-occupants are eligible for FHA-insured mortgages.

Coalition Welcomes New Board Members

At the Rural Housing Coalition's annual meeting on October 30th, a new slate of Directors was elected to the Board. The new board members replaced a number of retiring board members, and filled several empty seats.

The new board members are: Marlene Papa of ROUSE, RPC in Troy, representing the Hudson Valley Region; Alan Hipps of the Housing Assistance Program of Essex County in Elizabethtown, representing the Adirondacks Region; Suzanne Shears of Niagara Com-

munity Action in Niagara Falls, representing the Western NY Region; Eileen Lutz of CASH, Inc. in Lyons, representing the Finger Lakes Region;

Kevin Jordan of the Development Authority of the North Country in Watertown, representing the Thousand Islands Region;

Steve Hack of Ulster Savings Bank in Kingston; Mary McDonald of Seneca Housing, Inc. in Seneca Falls; Ron Racela of Key Bank, NA in Albany; and Keith Scholes of PathStone in Rochester; were all elected as At-Large members.

Nine RPCs Receive Certification

As of mid-November, a total of nine Rural Preservation Companies have received 3 year DHCR certification of their RPC status, including having a needs assessment and strategic plan in place. The certifications were issued to these groups during the annual performance review.

Four of the certified RPCs are in the Buffalo region, where a total of 10 Preservation Companies have been certified out of 50 organizations. In the Capital District region, all four of the certified groups are RPCs (out of a total of 37 NPCs and RPCs). In the Syracuse region, one RPC and 2 NPCs have been certified (out of a total of 30 Preservation Companies). No certification reviews have yet been conducted of the 101 Preservation Companies in the jurisdiction of the New York City regional office.

The Rural Housing Coalition wishes to congratulate all of the organizations that have completed this important milestone. Staff of the Coalition are available to assist RPCs that have not yet secured their certification to undertake the needs assessment and strategic planning work required, as well as any other issues that may still stand in the way of that certification. For more information on accessing technical assistance, call Anne Patnode at the Coalition at (518) 458-8696, ext. 15.

From all of us at the Coalition-

WISHING YOU THE
HAPPIEST HOLIDAY
POSSIBLE, AND HEALTH
AND PROSPERITY IN THE
NEW YEAR!

HFA's NSP Plan

Continued from Page 3, Col. 2

HUD utilized a complex formula to determine which communities would receive direct allocations of NSP funding. All Census Tract Block Groups have received a risk score at www.policymap.com, and those block groups receiving scores of 8, 9 or 10 are eligible for NSP. Applicants for funding may propose projects anywhere in a zip code, as long as there is at least one qualified block group within that zip code. This gives some flexibility to program sponsors, while still focusing the resources to create impact. For non-setaside funds, in most rural areas of the state matching funds will be required to ensure that at least \$1 million in project/program funds are available. Federal and state funding is an eligible source of match, although HUD requires that CDBG funds used for match are subject to maintenance of effort requirements.

HFA has crafted the implementation plan for the Very Low Income Setaside funds to be used anywhere in the state, not just in targeted urban neighborhoods. This portion of the program may offer real opportunity for rural housing providers around the state. HFA staff note that these funds can be used for either homeownership assistance or to create affordable rental housing. It is likely that assistance to households at or below 50% of median will likely be as rental housing. Agencies following this model are likely to purchase the foreclosed stock and rent it out to very low income tenants.

The NOFA for this program will be posted on the HFA website (www.nyhomes.org) as well as DHCR's website (www.nysdhcr.gov) as soon as it is available.

Career Opportunities

Operations Manager/ Associate Director

Responsible for ensuring the smooth day-to-day operations of a well-established affordable housing not-for-profit with multiple programs and funding sources. We are looking for a results-oriented individual who is comfortable and effective dealing with an ethnically and economically diverse office and clientele. Manage multiple projects, ensure delivery of program objectives, manage small staff, interface with board and committee members, funders and community agencies.

You have 5-10 years program management or operations management experience in a not for profit or financial services environment: affordable housing experience is desirable but we will consider other relevant backgrounds. We encourage applications from successful professionals who are committed to building the economic vitality of their community.

Core Activities:

- Allocate staff resources to projects, manage project pipeline and monitor program activity against planned outcomes
- Manage grant reporting cycle ensuring that all grants are in compliance with funder requirements. Prepare and submit required reports.
- Manage annual fundraising cycle and community outreach cycle of events
- Oversee corporate filing and board reporting for WHA's constituent

corporations to ensure that all required reports are filed, annual meetings held and properly recorded

- Oversee day-to-day office activity and ensure that all activity is properly logged and that there is effective follow through
- Monitor expenditures against budget and assist in budget development
- Undertake and manage special projects as requested by the Executive Director

Washingtonville Housing Alliance was formed in 1980 to improve the housing conditions of low and moderate-income residents in the Mamaroneck area. The Alliance constructs new affordable housing, improves existing housing and undertakes other supportive activities designed to sustain a community that is culturally diverse, multi-generational and of mixed income.

The Washingtonville Housing Alliance (WHA) is chartered by the State of New York as a Neighborhood Preservation Company. We offer a competitive salary (range \$45-\$60K depending on experience) and an excellent benefits package including health insurance and 401(k). Washingtonville Housing Alliance is an Equal Opportunity Employer.

Send resume and cover letter to info@washingtonville.org or mail to WHA, 136 Library Lane, Mamaroneck NY 10543, Fax (914) 698-4299.

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.

Buffalo Conference Highlights

The Rural Housing Coalition's 29th Annual Affordable Housing and Community Development Conference was held from October 29th through the 31st in Buffalo. It was great to see so many of our members in attendance this year. Once again, the facilities of the Hyatt Regency Hotel and Conference Center served us well, with plenty of room for all the workshops, and an attentive staff that made sure that we had what we needed.



Blair Sebastian congratulates outgoing Board Chair Dale Prunoske on his retirement from the Coalition Board.

Approximately 200 people attended the conference this year. Our keynote presenter was Banking Superintendent Richard Neiman, who spoke of the efforts to reform the financial industry in light of the mortgage and credit crisis. DHCR Commissioner Deborah Van Amerongen was the featured speaker at the Thursday luncheon. The opening plenary session featured speakers from the Office of the State Comptroller, Empire State Development Corp., the Department of Agricul-

ture and Markets, and the Development Authority of the North Country, who spoke of efforts to jump start rural regional economies across the state.

The workshop tracks offered a varied array of sessions of interest to rural housing and community development providers. Staff from the Office of Community Renewal focused on economic development programs in one workshop, and spoke on combining CDBG funds and Main Street funds to foster revitalization of downtown shopping districts. John Spence led a full day track on fundraising for nonprofits; Dale Prunoske and Chris Raymond presented a track on implementing programs to purchase, rehab and sell vacant housing stock to first time homebuyers.

Lest anyone think that the conference was all work and no play, the mango margaritas at the Wednesday evening fundraiser for the Rural Advocates were a hit. Following the banquet Thursday evening, a Trivial Pursuit tournament pitted the reigning champion team from the non-profit sector against teams of consultants, bankers/lenders, and DHCR staff. Unfortunately, the game had to be called on account of exhaustion of the players before a new champion could be crowned, but the consultant team was in the lead as the tournament was closed.

Report: Stability Of Program Interest In Face Of Economic Crisis

Despite concerns among some nonprofits that the economic downturn may cause foundation funding priorities to shift, a new Foundation Center research advisory, "Do Foundation Giving Priorities Change in Times of Economic Distress?" suggests that grantmaking priorities in

most areas, such as health, the arts, and international affairs, do not shift suddenly in the face of reduced resources and are remarkably consistent over the long term.

The advisory notes that foundations do respond to pressing demands outside of their core focus

Neighborhood Stabilization Program and Healthy Homes

HUD's Office of Healthy Homes and Lead Hazard Control is encouraging state and local jurisdictions applying for Neighborhood Stabilization (NSP) funds to meet lead safety requirements, combine Lead Hazard Control grant funds with NSP funds, and make and keep homes healthy using HUD's Healthy Homes principles to make and keep homes dry, safe, well-ventilated, pest-free, contaminant-free, clean and well-maintained.

NSP allocations may be combined with HUD Lead Hazard Control Grants to renovate vacant and abandoned or foreclosed homes intended to be used as housing for low income households, HUD announced in a memo. Typically, Lead Hazard Control Grants must be used in occupied units. The OHHLHC's message will be posted on HUD's NSP website, www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/.

Eligible state and local governments have until December 1st to submit plans to HUD on how they will use their share of the \$3.92 billion in NSP funds authorized by this summer's Housing and Economic Recovery Act. The program provides funds for the redevelopment of abandoned and foreclosed homes.

during times of exceptional need. However, foundations may use discretionary or emergency funds or even tap their endowments to provide this support. To review the report, visit the Foundation Center website at: www.foundationcenter.org/media/news/pr_0811a.html.

Bill Would Establish Foreclosure Evaluation Office

Senator Arlen Specter on November 17th introduced S 3686, the Foreclosure Diversion and Residential Mortgage Loan Modification Act. The bill would create an Office of Foreclosure Evaluation in the Office of Domestic Finance of the Department of the Treasury. The new office would be headed by the Director of Foreclosure Evaluation, whose functions would include research, public outreach, and policy development.

The bill would create a Working Group on Foreclosure Prevention, convened by the Director, to collaborate with state and local government agencies, state and local courts, community-based non-profit organizations and counselors and state and local bar associations for help in staving off foreclosures. Among members of the Working Group would be senior staff from the Treasury, HUD, the Federal Housing Administration, the Federal Housing Finance Agency, Neighborhood Reinvestment Corporation, the Federal Deposit Insurance Corporation, and the Board of Governors of the Federal Reserve System, and other government entities dealing with foreclosure prevention.

The bill mentions the growing number of renters being affected by foreclosures in its findings. Specifically, the bill states that “renters suffer as well, as they may be evicted from foreclosed homes with little or no notice, despite being up to date on rent payments.”

S 3686 was referred to the Senate Committee on Banking and Urban Affairs.

Webcast On Creating Sustainable Communities Available

A webcast sponsored by LISC on creating sustainable communities is now available in an online archive for review at your convenience. The original webcast was broadcast on November 19th. The webcast discussed taking the next step and making neighborhoods a “best” place to live where transportation, housing, corridors, streetscapes, and infrastructure are all linked to a great quality of life. This informative and stimulating discussion covered how to turn individual revitalization components into comprehensive strategies that create vital, desirable neighborhoods. The panel for the webcast includes:

Barbara McCann - National Complete Streets Campaign

Margot Pedroso - Safe Routes to School Partnership

Robert Ping - Safe Routes to School Partnership

Julie Seward - LISC - Moderator

To access the web archive, visit www.lisc.org/content/publications/detail/7781. You will need to download software for Microsoft Live Meeting to access the webcast. A link for that download is provided at the LISC site.

AHC Awards Announced

NY Homes has announced the grant awards in the latest round of AHC funding. To access the list of winning grants, visit the AHC website at: www.nyhomes.org/index.aspx?page=9&recordid=958. Congratulations to everyone receiving a grant in this funding round!

HUD Issues New ‘Good Faith Estimate’

Continued from Page 8

12,000 comment letters following the proposal of its new RESPA rule. In considering those comments, the Department made considerable modifications to its proposal. For example, HUD originally proposed that settlement agents read a closing script at the closing table and that a copy be provided to borrowers. HUD ultimately discarded the script in favor of a new page on the HUD-1 Settlement Statement that allows consumers to easily compare their final loan terms and closing costs with those listed on their Good Faith Estimate.

Most industry commenters said HUD’s proposed four-page GFE was too long. HUD shortened the GFE form to three pages including an instructional page to help borrowers understand their loan offer. HUD continues to believe that consumers need to be aware of the key aspects of their loan as well as associated settlement costs.

HUD agreed with many commenters who suggested the new GFE allow consumers to compare their estimated closing costs with the actual costs included on their HUD-1 Settlement Statement. To facilitate comparison between the HUD-1 and the GFE, each designated line on the final HUD-1 will now include a reference to the relevant line from the GFE. Borrowers will now be able to easily compare their estimated and actual costs in very much the same manner as many of the commenters suggested.

HUD will require the new standardized GFE and HUD-1 beginning January 1, 2010.

HUD Issues New ‘Good Faith Estimate’

For the first time in more than 30 years, the US Department of Housing and Urban Development issued long-anticipated mortgage reforms on November 12th that will help consumers to shop for the lowest cost mortgage and avoid costly and potentially harmful loan offers. HUD will require, for the first time ever, that lenders and mortgage brokers provide consumers with a standard Good Faith Estimate that clearly discloses key loan terms and closing costs. HUD estimates its new regulation will save consumers nearly \$700 at the closing table.

In announcing HUD’s final changes to the regulatory requirements of the Real Estate Settlement Procedures Act (RESPA), HUD Secretary Steve Preston said that changes in the housing market and increases in home foreclosures demands action.

“It has been a long road but we

can finally announce a better way to buy homes in America,” said Preston. “Consumers need and deserve to know what they’re getting themselves into before they sign on the dotted line. After carefully considering the concerns of consumers and the different businesses in the housing sector, we have developed an approach that empowers the average family to shop for the most appropriate loan to meet their needs.”

Last March, HUD proposed reforms to the regulatory requirements of RESPA by improving disclosure of the loan terms and closing costs consumers pay when they buy or refinance their home. In May, HUD extended the rule’s comment period to June 12th to allow for more opportunity for comment on the proposed GFE form.

Brian Montgomery, HUD’s Assistant Secretary of Housing, and

Federal Housing Commissioner, said, “We have carefully considered the concerns expressed from every corner of the mortgage market in developing this rule. I am convinced that we successfully balanced the needs of consumers with those in the business of homeownership. None of us can lose sight of the fact that millions of Americans simply don’t understand all the fine print of their mortgages and this, in many respects, is at the heart of today’s mortgage crisis.”

Since 1974, little has changed about the process Americans endure when they buy and refinance their homes. Now, HUD’s final reform will improve disclosure of the key loan terms and closing costs consumers pay when they buy or refinance their home.

HUD received approximately

Continued on Page 7, Col. 3

Visit Our Website At www.ruralhousing.org

New Address!!



**79 North Pearl Street
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