



CDFI Fund Opens Supplemental FY 2009 Funding Round

On April 21st, the Treasury Department's Community Development Financial Institutions (CDFI) Fund issued Notices of Funds Availability for supplemental FY 2009 funding rounds of its CDFI Program and Native American CDFI Assistance (NACA) Program, thereby inviting applications for Financial Assistance awards. A total of \$63 million in FA awards will be made - \$55 million under the FY 2009 supplemental funding round of the CDFI Program and \$8 million under the FY 2009 supplemental funding Round of the NACA Program.

The supplemental funding rounds are made possible due to additional appropriations received by the CDFI Fund through the American Recovery and Reinvestment Act of 2009 (the Recovery Act). FA awards made through the initial FY 2009 funding rounds of these two programs will be made using Recovery Act re-

The Countdown Continues

As of this writing, 27 Rural Preservation Companies have completed the Certification Process to continue eligibility in the program. All required documents to qualify for certification are due no later than June 30th.

sources; FA applications for those awards are currently being reviewed. FA awards made through the supplemental FY 2009 funding rounds will be made using funds appropriated to the CDFI Fund through the FY 2009 omnibus appropriations act.

CDFIs that applied for and/or received Technical Assistance only awards for FY 2009 will be permitted to apply for FA funding under the supplemental funding rounds. Applicants that have already submitted applications for FA awards in FY 2009 do not need to re-submit in the supplemental round (unless the initial round application was rejected). An applicant that receives a FA award in the initial round may not also receive one in the supplemental funding round.

The regulations governing the CDFI Program are found at 12 CFR Part 1805 and provide guidance on evaluation criteria and other requirements of the CDFI Program. The Fund encourages Applicants to review the Regulations. Detailed application content requirements are found in the applicable funding application and related guidance materials. In order to ensure that all CDFIs have an opportunity to benefit from the Recovery Act's provisions, the Fund has amended its original NOFA. CDFIs which have

not already submitted an application for financial assistance for the FY09 CDFI Program round will be allowed to do so. These applications will then be reviewed alongside the other applications.

The application deadline for the supplemental funding round of the FY 2009 CDFI Program and the FY 2009 NACA Program is 5:00 PM. Eastern Time on Wednesday, May 27, 2009. Final awards are expected to be announced in the Fall of 2009. Awards will be provided to CDFIs who applied under the initial FY09 application and also those who responded to the supplemental NOFA.

For more information contact the CDFI Fund's Office of Policy and Programs by e-mailing cdfihelp@cdfi.treas.gov or by calling (202) 622-6355.

In This Issue...	
NSP Awards Announced.....	Page 3
ConPlan Amendment.....	Page 3
NMTC Training.....	Page 3
Solar Technology Conference...	Page 3
CRA Exams Scheduled.....	Page 3
Foreclosure Scams Crackdown.....	Page 4
.....	Page 4
Foreclosure Training for Attys.	Page 5
2009 Out of Reach Released....	Page 6
HTFC Board Meeting Notes....	Page 6
AntiPredatory Lending Bill.....	Page 7
Homeless Funding NOFA.....	Page 8

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Rural Delivery

Rural Delivery is published by the New York State Rural Housing Coalition, Inc. The Coalition is a non-profit statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers.

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Bits and Pieces...

Saving Money Seminar

Friday, May 8th, 9:00 to 10:30 AM - What Can Non-profit Groups and Small Businesses Do To Save Money, Energy and the Environment? with Mark DeChiro (NYSERDA), Betsy Wyman (Sundog Solar), and Sue Montgomery-Corey (Community Power Network). The seminar is sponsored by the Capital District Community Loan Fund, and will be held in the 2nd Floor Conference Room, 255 Orange Street, Albany. To RSVP call (518) 436-8586 or Paul@cdclf.org.

Foreclosure Seminar Scheduled

Community Housing Innovations will hold a foreclosure prevention seminar on Wednesday, May 6th at 6:00 PM at the Mount Vernon Public Library in Westchester County. Peter Spino, Jr. will be the presenter. Mount Vernon Library is located at 28 South First Avenue, in Mount Vernon. To RSVP, call (914) 595-0980.

Home Energy Efficiency Improvement and Residential Renewable Energy Tax Credits

Consumers who purchase and install specific products, such as energy-efficient windows, insulation, doors, roofs, and heating and cooling equipment in existing homes can receive a tax credit for 30% of the cost, up to \$1,500, for improvements "placed in service" starting January 1, 2009, through December 31, 2010. Consumers who install solar energy systems (including solar water heating and solar electric systems), small wind systems, geothermal heat pumps, and residential fuel cell and microturbine systems can receive a 30% tax credit for systems placed in service before December 31, 2016; the previous tax credit cap no longer applies. See EnergyStar.gov for a complete summary of energy efficiency tax credits available to consumers.

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.

NSP Grants Announced

The New York State Housing Finance Agency has announced the first round of Neighborhood Stabilization Program grants. A total of \$59 million was made available in NSP funding, mostly to large cities and urban counties around the state.

Four Rural Preservation Companies are on the award list, along with one small city in a rural area. The RPC awardees are:

Chautauqua Home Rehabilitation and Improvement Corporation in Mayville; Chautauqua Opportunities, Inc. in Dunkirk; Housing Resources of Columbia County in Hudson; Rural Housing Opportunities Corporation in Orleans County. The RPCs received awards ranging from \$250,000 to \$490,000. In addition, the City of Ogdensburg received an award of \$650,000.

All households to receive NSP funds report an income at or below 120 percent of the local Area Median Income. In addition, 27 percent of the funds target low-income households at or below 50% of Median. Additional federal NSP funds are expected to be made available on a competitive basis later this year from funding included in the Federal stimulus legislation. Federal guidelines on how those funds will be distributed are expected to be released next month. Staff of the Housing Finance Agency expect that the second round of funding that will become available later this year are expected to use differing eligibility requirements that will allow more rural areas of the state to qualify for this program. The complete list of awards can be found at www.nyhomes.org.

DHCR Seeks Public Comment On Con- Plan Amendment

In order to take advantage of Homelessness Prevention Funds included in the American Recovery and Reinvestment Act of 2009, DHCR must make a substantial amendment to the New York State Consolidated Plan. The amended plan must be submitted to HUD by May 18th. DHCR is seeking public comment on the draft amendment to the Consolidated Plan. The amendment can be found on DHCR's website at www.nysdhcr.gov. Comments on the amendment must be received by DHCR by May 5th to be considered. Comments may be submitted by email to DHCRConPln@nysdhcr.gov.

Banking Dept. Adds Servicers For Mortgage Modification

The New York State Banking Department has entered into additional contracts with lenders to participate in the Treasury Affordable Home Modification Program. Once a homeowner has determined they are eligible for a Home Affordable Refinance or Modification, the next step is to contact the mortgage servicer to discuss the situation. The current list of eligible servicers is: Bank of America, Citibank, JP Morgan-Chase, Countrywide, GMAC/Res Cap, Home Loan Services, Ocwen, Saxon, Select Portfolio, Wells Fargo, and Wilshire.

Housing counselors should check the following website regularly for updates on who is participating as well as other info on the program: http://makinghomeaffordable.gov/contact_servicer.html.

New Markets Tax Credit Training

The annual New Markets Tax Credit Summit will be held on May 13th through the 15th at the Loew's Hotel in Miami, Florida. Sessions at the training will cover the realities and operational guidelines for accessing NMTC capital in the current volatile marketplace.

For more information, contact Lejla Islamovic at (404) 847-7740.

Banks Scheduled For CRA Exams

The New York State Banking Department has scheduled CRA exams in May and June for the following banks:

Five Star Bank
Adirondack Trust Company
State Bank of Long Island
Bank of Holland

The Banking Department encourages public comment on the CRA performance of banks scheduled for review. Address comments on the performance of the above banks to: Dianne E. Dixon, Deputy Superintendent of Banks, Consumer Services Division, New York State Banking Department, One State Street, New York, NY 10004-1511.

Solar Conference

NYSERDA is sponsoring the ASES National Solar Conference in Buffalo Niagara Convention Center in downtown Buffalo on May 11-16th. The conference will include workshops and a trade show of solar technology and products. A special public day program will be held on Saturday, May 16th.

Full conference registration at the door is \$850. For more information, visit www.ases.org/index.php?option=com_content&view=article&id=145&Itemid=47.

Crackdown On Foreclosure Scams Announced

As homeowners and communities throughout the country continue to face devastating consequences from the deep contraction in the economy and the housing market, the Obama Administration announced on April 6th a new coordinated effort across federal and state government and the private sector to target mortgage loan modification fraud and foreclosure rescue scams that threaten to hurt American homeowners and prevent them from getting the help they need during these challenging times. The new effort announced today aligns responses from federal law enforcement agencies, state investigators and prosecutors, civil enforcement authorities, and the private sector to protect homeowners seeking assistance under the Administration's Making Home Affordable program from criminal actors looking to perpetrate predatory schemes.

The US Department of the Treasury, the US Department of Justice, HUD, the Federal Trade Commission, and the Attorney General of Illinois today discussed new initiatives to coordinate information and resources across agencies to maximize targeting and efficiency in fraud investigations, alert financial institutions to emerging schemes, step up enforcement actions and educate consumers to help those in financial trouble avoid becoming the victims of a loan modification or foreclosure rescue scam.

Earlier this year, in an effort to stabilize the housing market and ensure responsible homeowners can afford to stay in their homes, the Administration announced Making Home Affordable, a program to help eligible homeowners refinance or modify their mortgages. The plan will help up to 7 to 9 million fami-

lies restructure or refinance their mortgages to lower their monthly payments and make their mortgages affordable now and in the future - an opportunity for relief that unfortunately also brings greater opportunity for criminal actors to prey upon consumers seeking assistance.

The FTC recently surveyed online and print advertising for mortgage foreclosure rescue operations nationwide and identified approximately 71 distinct companies running suspicious ads. Treasury's Financial Crimes Enforcement Network (FinCEN) also conducted recent studies on mortgage fraud that found that between July 2002 and June 2008, depository institutions filed nearly 180,000 mortgage fraud suspicious activity reports (SARs), with those involved in mortgage fraud often involved in other types of crime as well.

"The Administration's Making Home Affordable program is a critical piece of our efforts to stabilize the financial system and ensure that it works with our efforts to grow the economy," said Treasury Secretary Tim Geithner. "American homeowners desperately need the relief this program offers, but the very last thing they need is to be taken advantage of as they try to hold on to their homes. This Administration is deeply committed not just to providing at-risk homeowners with assistance but also to cracking down on anyone who seeks to defraud them."

To this end, Treasury and FinCEN announced an advanced targeting effort already underway to combat fraudulent loan modification schemes and coordinate ongoing efforts across agencies to investigate fraud and assist with enforcement and prosecutions. In less than a week, FinCEN's new targeting

effort has produced leads that have helped various agencies to halt the illegal practices of those offering loan modification or foreclosure scams. In undertaking this effort, FinCEN will marshal information about possible fraudulent actors, drawing upon a variety of data available to law enforcement, regulatory agencies, and the consumer protection community, for the purpose of identifying and proactively referring potential criminal targets to participating law enforcement authorities.

Through FinCEN, Treasury is also issuing an advisory alerting financial institutions to the risks of emerging schemes related to loan modifications. The advisory identifies certain "red flags" that may indicate a loan modification or foreclosure rescue scam and warrant the filing of a SAR by a financial institution. Examples of possible signs of fraudulent activity, such as requiring that fees be paid before services are provided, are listed in the advisory. In addition, the advisory requests that financial institutions include the term "foreclosure rescue scam" in the narrative sections of all relevant SARs.

As part of the multi-agency effort, Attorney General Eric Holder outlined ways in which DOJ has been cracking down on mortgage fraud schemes, including several successful convictions of scam artists in recent months. He also emphasized the Justice Department's commitment to working with federal and state law enforcement and regulatory partners to ensure a coordinated and comprehensive response to the problem, describing the department's work with the FTC and state attorneys general to reinvigorate the Executive Working Group, which allows partners

Continued on Page 7

Trainings Scheduled For Foreclosure Lawyers

The Empire Justice Center will hold trainings for attorneys representing homeowners on foreclosure issues in May. The trainings will be held in Manhattan on May 4th from 6:00-9:00 PM, and in Saratoga Springs on May 15th from 9:00 AM-12:45 PM.

Led by Kirsten Keefe Esq., the trainings are designed to assist in representing homeowners in mandatory settlement conferences. There is no charge for the training.

Registration is required. By registering, you agree to accept one pro bono case from the Legal Aid Society of Northeastern New York. For registration information, contact: Michelle Peterson at the Empire Justice Center by email at mpeterson@empirejustice.org or call (585)295-5729.

To view the training brochure, visit: <http://nysdhcr.gov/Programs/ForeclosurePrevention/training.htm>, and look under Training For Attorneys in the menu options.

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.

Career Opportunities

Housing/Land Trust Program Director

Position available now:

The Housing Assistance Program of Essex County, Inc. is hiring a Housing/Land Trust Program Director. HAPEC is an innovative, creative, energetic and successful community-based housing organization. The ideal candidate is enthusiastic, dependable, eager to learn, and has broad-based experience in community development, housing and management. HAPEC offers a competitive benefit package, flexible hours and collaborative work environment. Salary is \$39,000 DOE.

For more information about HAPEC see www.hapec.org. Please send cover letter, resume and writing samples to:

Housing Assistance Program of Essex County, Inc., 103 Hand Avenue P. O. Box 157, Elizabethtown, NY 12932. Position is open until filled. Please send application materials at your earliest convenience. EOE

Information Technology Assistant

Tompkins Community Action seeks an IT professional to: Diagnose hardware and software systems, implement solutions and provide support; monitor Help Desk. Manage and support database programs and reporting. Maintain and expand agency website; serve as computer room facilitator, expand staff computer skill/knowledge base.; Min. Req.: AS Degree plus 3 yrs experience or High School diploma/GED plus 5 years experience in computer technology with database management and website programming experience, AND a valid driver's license that meets agency insurability criteria and access to a reliable personal vehicle. Applications accepted until filled. Mail, fax, or email resume with cover letter and references to: Professional Development Director, Tompkins Community Action, 701 Spencer Road, Ithaca NY 14850. Fax: (607) 273-3293, Email: jobs@tcaction.org. EOE

Housing Choice Voucher Program Housing Assistant

The Housing Assistant for the Housing Choice Voucher Program provides overall support and assistance to an assigned work load of HCV Program participants. Under the direction of the HCV Program Coordinator; responsibilities include calculating appropriate rental subsidy for participants by issuing vouchers; conducting subsequent recertification and updates; performing HQS inspections and Rent Reasonableness tests; and maintaining all computer and paper reports/records for the rental assistance

program; min. req.: HS Diploma/GED and at least two (2) years work experience in a human service or customer service environment. Valid driver's license that meets agency insurability criteria and access to a reliable transportation. Applications accepted until May 8, 2009 to: Professional Development Director Tompkins Community Action 701 Spencer Road Ithaca, NY 14850 Phone: (607)273-8816 Fax: (607)273-3293

EOE

News From The Housing Trust Fund Board

At the regularly scheduled meeting of the Housing Trust Fund Board of Directors on March 31st, the following issues were presented:

The Board passed a resolution allowing SEQRA determinations for Type II actions to be made by DHCR staff, speeding up processing of small projects.

Gary Hallock reported that DHCR is giving more processing authority for RARP and Urban Initiative applications to regional office staff and project sponsors, to eliminate processing bottlenecks. He also mentioned that in the current Unified Funding round, there was a significant increase in demand for local program administrator applications, such as HOME. In this round, there were applications for approximately \$71 million in HOME funds, compared to a total request last year of approximately \$40 million. He noted that 125 applications had been received for capital projects.

The HTF Board approved an Urban Initiatives award of \$100,000 to Housing Visions for an office project in Syracuse, and a seed money award of \$40,000 to support preliminary work on a multi-family rental project in Cobleskill sponsored by Schoharie Rural Preservation Corporation.

In his report on the activities of the Office of Community Renewal, Joseph Rabito mentioned that the office will soon inaugurate

an economic development program for small businesses. The rollout of that program is expected in May and will offer flexible assistance. The HTFC Board authorized CDBG funding in the amount of \$515,000 to Rochester Insulated Glass to allow the purchase of machinery and equipment for the second phase of the company's expansion in Manchester, Ontario County. The Board also authorized CDBG funds in the amount of \$166,000 to assist in the relocation of In and Out Furniture to the site of a former auto dealership in North Tonawanda. In addition to creating new jobs, this relocation will enhance the Main Street revitalization efforts of the community.

In his report on the Section 8 Voucher Program, Al Smith mentioned that an initiative to provide case management for homeless veterans along with rental assistance is going well. He also discussed the Rural Rental Assistance Program conversion to Section 8, and said that contracts are expected to be in place for that by May 1st.

Finally, the Board heard a presentation on efforts to salvage a failed SRO housing project for veterans in Troy. HTFC is hoping to complete foreclosure of the project and its transfer to another non-profit in the community. In the meantime, that non-profit is serving as manager of the building to prevent further deterioration

HOMEfires Explains Recent HOME Changes

HUD posted a new series of Q&A on its website in February, clarifying recent changes in requirements for income and rent documentation for HOME program beneficiaries. The January issue (Vol. 10, no. 1) clarifies allowable after-rehabilitation purchase prices for homes assist-

ed with HOME funding by a Participating Jurisdiction.

The HOME clarifications can be found online at www.hud.gov/offices/cpd/affordablehousing/library/homefires/volumes/vol10no1.cfm. Check also the address above, substituting *no2.cfm* at the end.

Out Of Reach Released April 14th

The National Low Income Housing Coalition released the 2009 edition of the housing affordability study *Out Of Reach* on April 14th during a press conference to national media. Not surprisingly, the report shows that the gap in housing affordability nationally continues to widen, with the housing wage (the hourly wage needed to afford a two bedroom apartment at the Fair Market Rent) rose 52 cents this year, to \$17.84. In more than 30 states, more than two full time jobs at minimum wage are required to afford the Fair Market Rent for a 2 bedroom apartment. With the national average FMR at \$928 for a 2 bedroom unit, a worker making the federal minimum wage must work 109 hours per week to be able to afford the Fair Market Rent. There is no rural county in the country where even the one-bedroom FMR is affordable with a full time job at the prevailing minimum wage.

Based on this year's calculations, a household must have an annual income of at least \$37,105 to afford a typical 2 bedroom unit. The report and *Out Of Reach* data are available online at www.nlihc.org.

In response to the increasing unaffordability of the nations rental housing stock, NLIHC President Sheila Crowley called for \$5 billion in FY 2010 funding for the National Housing Trust Fund, and an additional 200,000 vouchers each year for the next 10 years. "We hope that *Out Of Reach* will demonstrate to policy makers the urgency of acting now to increase the supply of affordable housing and housing assistance for those who are hit hardest by the recession," she said in her remarks at the release event.

Foreclosure Scam Crackdown, Cont'

Continued from Page 4

to coordinate and exchange intelligence on competition and consumer fraud issues. The Attorney General also discussed DOJ's focus on investigating and prosecuting lenders who discriminate against borrowers based on race, national origin, or other prohibited factors.

"For millions of Americans, the dream of home ownership has become a nightmare because of the unscrupulous actions of individuals and companies who exploit the misfortune of others," Attorney General Eric Holder said. "The Department of Justice's message is simple: if you discriminate against borrowers or prey on vulnerable homeowners with fraudulent mortgage schemes, we will find you, and we will punish you."

On the civil enforcement side, the FTC has filed five new cases to halt the illegal practices of individuals and companies offering loan modification or foreclosure scams - including one company that spent 9 million dollars on TV and radio ads in less than one year. The FTC is also joining forces with a wide array of government, non-profit, and mortgage industry members to launch a new consumer education campaign to help those in financial trouble avoid becoming the victims of a loan modification or foreclosure rescue scam.

Under the new campaign, several private sector national loan servicers, including Chase Home Fi-

nance, Suntrust Mortgage, GMAC Mortgage, and American Home Mortgage Servicing, are distributing FTC consumer alerts that provide consumers with tips for avoiding mortgage relief scams and direct them to free, legitimate counseling services for at-risk homeowners. The servicers will distribute the materials in monthly statements, in correspondence to delinquent borrowers, in counseling sessions, and on their websites.

Bolstering new outreach efforts to protect homeowners against fraud, HUD Secretary Donovan announced that HUD would begin distributing literature today to all of its housing partners- HUD field offices and staff, housing authorities, state and local agencies, and non-profit organizations-warning consumers nationwide about loan modification fraud. This and other targeted outreach efforts will help alert communities hard-hit by foreclosure about the legitimate foreclosure assistance available to them.

There are legitimate people, places, and agencies that American families can turn to when they are facing foreclosure, starting with www.MakingHomeAffordable.gov and the Homeowner's HOPE Hotline at 1(888) 995-HOPE for free foreclosure counseling assistance.

Under the new multi-agency initiative, there will also be strong coordination between federal and state governments that are battling foreclosure scams. The FTC released

today a list of more than 20 states that have already taken law enforcement action on loan modification or foreclosure rescue scams. For example, today in Illinois, Attorney General Madigan is filing lawsuits against two Chicago-area mortgage rescue fraud schemes seeking temporary restraining orders to immediately stop the defendants from providing mortgage rescue services.

The numerous rescue fraud lawsuits filed in Illinois - 24 to date - illustrate how Attorney General Madigan and other state attorneys general are using their enforcement authority to prosecute mortgage foreclosure rescue fraud across the country. On the state level, more than 150 enforcement actions have been brought against mortgage rescue companies.

"We have repeatedly found that these foreclosure rescue operations are swindling desperate homeowners out of money they can't afford to lose," said Attorney General Madigan. "Struggling homeowners need to know that free help is available. The 24 lawsuits I have filed prove foreclosure rescue operators don't help. They don't call your lender, they don't modify your loan, and they don't represent you in court if you're in foreclosure. All they do is take your money. By combining our powers, state and federal authorities are sending a clear message to these mortgage rescue scammers: It is not a question of if we'll come after you; it is only a question of when."

House Committee Holds Hearings On Anti-Predatory Lending Bill

On April 23rd, the House Financial Services Committee held hearings on HR 1728, the Mortgage Reform and Anti-Predatory Lending Act. The bill was introduced on March 25th, and will eliminate many of the predatory lending practices that led to the current foreclosure crisis. In addition, the bill will provide protections for renters in foreclosed properties. The sponsors of the legislation are Representatives Brad Miller and Mel Watt of North Carolina. The Committee is expected to mark up the bill shortly.

OTDA Announces Homeless Funds

The New York State Office of Temporary and Disability Assistance announces the anticipated release of a Request for Proposals for the Homelessness Prevention and Rapid Rehousing Program in May. OTDA anticipates making available \$24.3 million in HPRP funds for a two year period. These funds may be used by applicants for homelessness prevention and rapid rehousing activities, including: short-term and long-term rental assistance, housing relocation and stabilization services, mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, case management, or other appropriate activities for homelessness prevention.

OTDA will request proposals from local social service districts, not-for-profit corporations and charitable organizations to be considered for funding through the Homelessness Prevention and Rapid Rehousing Program. Awards will be determined through a competitive RFP process. A social service district applying for HPRP funds may either manage the grant itself or distribute the grant or a portion thereof through sub-contracts with not-for-profit or charitable organizations. Not-for-profit direct applicants in response to this RFP should provide certification that the social service district in which the project is located has approved the project proposal.

Hard copies of the application will be available on request, assuming that the request is received by 3:00 PM on May 5th.

To obtain a copy of the RFP and application package, email a request to Richard.Umholtz@otda.state.ny.us. Be sure to include detailed contact information, including the name and title of the person making the request, the RFP name, the name and title of the CEO of the organization and contact information for the organization.

The RFP is already available for download directly from OTDA's website at www.otda.state.ny.us/main/cgo/procurement_bid.htm.

For more information, contact Rick Umholtz at (518) 474-3080.

Visit our website at www.ruralhousing.org