



Rural Delivery

New York State Rural Housing Coalition, Inc.

October, 2003

Bray To Keynote 24th Annual Conference

Mangano To Present At Opening Plenary

Paul M. Bray has stepped in to fill a last-minute cancellation and will be the keynote speaker at the Rural Housing Coalition's 24th Annual Affordable Housing and Community Development Conference in Auburn next week.

Mr. Bray has extensive experience with the New York State legislature as a primary draftsman of many state laws in fields including the environment, health and education. He was the founder of the inter-municipal Hudson Mohawk Urban Cultural Park Commission (New York State's first heritage area), founding President of the Albany Roundtable Civic Lunch Forum and founding Director of the New York Park and Conservation Association. He has served on many Boards of nonprofit organizations and is a member of the World Commission on Protected Areas and the IUCN Commission on Environmental Law. He is the recipient of numerous honors, awards and recognitions including the Rome Prize from the American Academy in Rome.

Mr. Bray has lectured at colleges and universities including the University of Wisconsin, Colorado State University, Cornell University, Al-

bany Law School, RPI, Canicinus, University of Florence, Italy, Sapienza, Italy and University of Pavia, Italy and before many civic and professional organizations on conservation, environmental law, regional planning and urban issues. He is a lecturer in the Department of Geography and Planning at the University at Albany.

In his role as newspaper columnist and organizer of the Albany Roundtable, Mr. Bray has become a prominent advocate for livable communities and sound planning principles. Mr. Bray will be speaking at the Conference Banquet on Tuesday, October 7th, at the Holiday Inn, Auburn.

Philip Mangano, Executive Director of the Interagency Council on Homelessness, will be the featured speaker at the opening plenary session of the Conference on Tuesday morning, October 7th.

Mr. Mangano was appointed by President Bush to lead the Council in March, 2002. The Interagency Council is a part of the Domestic Policy Council within the Executive Office of the President and is responsible for the coordination of 20 federal agencies in their response to reduce and end homelessness.

Prior to his appointment by President Bush to lead the Interagency

Council, Mr. Mangano was the founding Executive Director of the Massachusetts Housing and Shelter Alliance (MHSA), a statewide coalition of 80 agencies which operate over 200 programs. During the 12 years of Mr. Mangano's tenure, MHSA developed statewide strategies to reduce and end homelessness in Massachusetts. His formulation of the front door/back door paradigm of advocacy response was adopted by the National Alliance to End Homelessness and is now central to the national strategy to end homelessness.

Mr. Mangano's presentation is a highlight of the Upstate Supportive Housing Conference, which is being presented this year in conjunction with the Affordable Housing and Community Development Conference. The Supportive Housing Conference will feature a variety of trainings to assist in the development of housing designed to meet the special needs of some of our most needy residents. These supportive housing projects typically provide housing with support services. The Upstate Supportive Housing Conference workshops will be concentrated on October 6th and 7th, with some sessions running concurrently with Affordable Housing Conference activities.

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Rural Delivery is published by the New York State Rural Housing Coalition, Inc. a nonprofit membership organization. The Coalition is a statewide membership organization dedicated to strengthening and revitalizing rural New York by assisting housing and community development providers. Rural Delivery has a distribution of 255 copies per issue.

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Bits and Pieces...

AG's Office Conducts Survey On Financial Literacy Training Needs

A representative of the NYS Attorney General's Office will be participating in the 2003 Affordable Housing and Community Development Conference by holding a roundtable to discuss training needs for rural housing counseling agencies on the issue of financial literacy. Financial literacy is a critical issue for lower income families attempting to purchase a home of their own. At the same time, credit problems arising from misuse and misunderstanding of credit are causing foreclosure rates to skyrocket. This roundtable will be supplemented by a survey. Anyone wishing to weigh in on the subject of unmet training needs for financial literacy for their clients may obtain a copy of the survey by calling Anne Patnode at the Coalition at (518) 458-8696, ext. 13.

Federal Government Launches Grants.Gov

A one-stop shop for information on federal grant opportunities has been launched at <http://www.grants.gov>. In addition to being a storefront for federal funding programs with programs arranged by topic, the site includes links to the Catalog of Federal Domestic Assistance, and has information on automated application for payments, as well as information on audit requirements.

Comments Sought On Audit Changes

Nonprofits that get federal grants have an opportunity to suggest ways audit forms can be streamlined for reports auditors make to them and reports grantees must submit to the federal government. The Office of Management and Budget invites comments on changes proposed for current audit forms, including the single audit reporting packages. Additionally, OMB is interested in receiving comments on ways to streamline the submission of the Data Collection Form (SF-SAC) and the single audit reporting packages (e.g., electronic submission) to more fully comply with the Government Paperwork Elimination Act (P.L. 105-277). Comments are due on or before October 14th. For more information, see the Federal Register notice at http://www.whitehouse.gov/omb/grants/sf-sac_fr2003.html.

Consumer Protection Board Has Publications For Housing Agencies

The New York State Consumer Protection Board has a number of publications available of interest to housing organizations. These publications include: *Model Residential Lease: Consumer Information On Renting An Apartment Or House*; and *Home Improvements Without Headaches*.

Copies of these and other publications may be downloaded from the Consumer Protection Board website at www.consumer.state.ny.us. They are also available by contacting: New York State Consumer Protection Board, 5 Empire State Plaza, Suite 2101, Albany, NY 12223-1556, or by calling 1-800-697-1220.

Public Comments Sought On Rural Credit Program

The Farm Credit Administration (FCA) proposes to amend its regulations governing the Farm Credit System's mission to provide sound and constructive credit and services to young, beginning, and small farmers and ranchers, and producers or harvesters of aquatic products. Public comments on the proposed changes are due by November 14, 2003.

To view the Federal Register notice for this public comment solicitation, visit [www.hudclips.org/sub_nonhud/cgi/nph-brs.cgi?d=REF1&s1=comment\\$\[spec\]+@dx%3E=20030926&op1=AND&1=200&SECT1=NAVOFFHL&SECT5=CMMT&p=1&r=7&f=G](http://www.hudclips.org/sub_nonhud/cgi/nph-brs.cgi?d=REF1&s1=comment$[spec]+@dx%3E=20030926&op1=AND&1=200&SECT1=NAVOFFHL&SECT5=CMMT&p=1&r=7&f=G)

Upstate Supportive Housing Conference: Housing Clinics Added To Conference Schedule

Take advantage of the opportunity to discuss your supportive housing programs, projects and/or planning initiatives one-on-one with agency representatives and consultants. Supportive Housing Clinics have been added to the schedule of activities for the Upstate Supportive Housing Conference on October 6th and 7th in Auburn, New York.

Assistance will be available from Jill Casey and Dawn Sanders of the HUD Buffalo Field Office; Janet Meiselman from Housing Unlimited;

John Grover from the Homeless Housing Assistance Corporation; and Jeffrey Kerrigan from Training and Development Associates. Be sure to bring any program/project/planning documents for review and discussion. HMIS contacts or committees in various Continuum of Care groups may want to plan to meet together to discuss common issues with Jeffrey Kerrigan.

Sign-up sheets will be available on-site at the Auburn Holiday Inn on October 6th and 7th.

Legal Services Available To Combat Predatory Lending

The Affordable Housing Partnership has hired an attorney with the Greater Upstate Law Project to handle predatory lending cases. If you come across borrowers who need legal consultation on an unfair loan, contact: Kirsten Keefe, Esq. Greater Upstate Law Project (GULP) 119 Washington Ave., Albany, NY 12210. Phone (518) 462-6831 or email Kirsten at: kkeefe@wnylc.com. For an initial consultation, borrowers should provide copies of their:

- HUD-1 Settlement Statement
- Truth in Lending Disclosure
- Note & Mortgage

DHCR Issues NOFA For Weatherization Funds

The New York State Division of Housing and Community Renewal (DHCR) announces the availability of up to \$2 million in Weatherization Assistance Program funding for energy conservation measures for certain publicly-assisted housing. A Request for Proposals for the Energy Conservation Assistance To Preserve Affordable Housing program is available from DHCR that details application requirements, including eligible applicants, project eligibility, the funding process, and other requirements. For more information, visit www.dhcr.state.ny.us/ocd/nofas/nofa_specialprojs00.htm.

Reminder
The Rural Housing
Coalition Annual Meeting and
Board Elections will be held on
Tuesday, October 7, 2003
beginning at 12:15PM,
Holiday Inn,
Auburn, NY

Notice

The Yom Kippur holiday falls on October 6 this year. As a result, the due date for proposals for funding from DHCR's Energy Conservation to Preserve Affordable Housing initiative has been extended to Tuesday, October 7, 2003. All proposals must be received at DHCR, Hampton Plaza, 38-40 State Street, Albany NY 12207 no later than 5:00 PM on that day.

New Members

The Rural Housing Coalition is pleased to welcome several new members to our midst. Keuka Housing Council is located in Penn Yan and serves Yates County, operating First Time Homebuyer Assistance, as well as a CDBG program to connect lower income residents to water service in a local town. The Executive Director is Kathryn Disbrow, and the phone number is (315) 536-8707.

The City of Geneva has also joined the Coalition. Contact the Planning and Economic Development Department at (315) 789-4393.

Tristate Apartment Furnishers, Inc. Located in Bronx, NY, Tristate offers furnishings suitable for supportive housing projects. Contact Abraham Kohn, President at (718) 665-3700.

The Family Resource Center of Peekskill, Inc. is a Rural Preservation Company serving residents of northern Westchester County. Vera McCorvey is the Executive Director and can be reached at (914) 739-0411.

And our newest member is Jason Pfothhauer, Deputy Director of the St. Lawrence County Planning Office. Jason was the winner of a drawing for a membership in the Coalition. The drawing was held at the Small Cities Conference in Albany on September 23rd.

Water Supply Security Training Offered

The National Drinking Water Clearinghouse will co-sponsor a training on November 4-5th in Manchester, NH on security improvements for small drinking water systems. For more information, visit www.nesc.wvu.edu/netcsc/netcsc_Secure_TTT_Sessions.htm.

Anti-Terrorism Guidelines Impact Philanthropic Donations

New anti-terrorism guidelines issued by the Treasury Department have had unforeseen negative impacts on philanthropy. Cisco Systems has decided to suspend the company's matching gifts program in light of the new guidelines that hold donors responsible for matching gifts that may end up supporting an organization that may be funneling money to terrorists. If other corporations follow suit, non-profit organizations could face additional losses of program and operating funding. For more information, read the article on this matter from Forbes Magazine at www.forbes.com/forbes/2003/0721/044_print.html.

Bus Tour To Highlight Community Development Innovations

Early arrivals at the Rural Housing Coalition Conference in Auburn on October 6th will be able to enjoy a tour of some of the unique community development initiatives underway in the Conference host city. Auburn has a long history of community development projects, some possibly replicable in all of our own communities. Tour highlights include a NASA-affiliated Institute for Geospatial Technology at the local community college, as well as visits to neighborhoods such as West Lake Avenue, to see local community preservation efforts. Tour participants should gather in the Holiday Inn Lobby by 1:45 PM on October 6th to meet the bus.

NYSERDA Posts Application Deadline

Applications are due on October 28, 2003 for the **New York Energy \$martsm** public benefit program of the NYS Energy Research and Development Authority. NYSERDA anticipates awarding approximately \$1.5 million under this program opportunity notice, which will provide partial funding for projects to install, demonstrate, and operate photovoltaic (PV) systems on buildings in New York State.

To be eligible for this program, the building must be currently paying the System Benefits Charge (SBC) as part of its electric service, or be a public building that demonstrates significant benefits to its customers who pay the SBC and the potential for replication of the installation in the rest of New York State. Commercial, industrial, institutional, multi-family rental buildings and common areas of multi-family condominiums in New York State are eligible.

For more information, contact NYSERDA and request PON 691-02 by fax at (518) 862-1091, or visit the NYSERDA booth at the Coalition Conference in Auburn.

Homeless Notice Issued

A new CPD notice on using HOME to address homelessness has been issued. The purpose of the Notice is to provide guidance to Field Offices, Participating Jurisdictions (PJs) and HOME Investment Partnerships Program Grantees in the use of HOME Program funds to assist individuals and families who are homeless or at risk of homelessness. See Notice 03-08 dated July 30, 2003 at www.hud.gov/offices/cpd/lawsregs/notices/2003/03-08.pdf.

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.

Career Opportunities

Executive Director/CEO

The Primavera Foundation seeks a creative, entrepreneurial Executive to develop new affordable housing opportunities while sustaining the corporation's position of community leadership and service excellence following a merger with sister corporations Primavera Builders and Primavera Services. The Foundation's 60-person staff operates from 9 facilities and provides a continuum of services encompassing affordable home ownership/training; affordable rental/ transitional housing; emergency housing/ relief services; construction training; and public policy advocacy. The Foundation's 5.1 million operating budget represents a diversity of public contracts and foundation monies. If you possess a minimum of 5 years senior management experience; a track record of strategic leadership in an environment of complexity and organizational change; and enjoy cultivating relationships among diverse funding partners, staff, clients and board members, please forward your cover letter and resume to: Executive Search, The Primavera Foundation, 702 S. 6th Avenue, Tucson AZ 85701 Fax 520-623-6434 E-mail admin@primavera.org. Salary commensurate with experience. EOE

Chief Financial Officer

Alternatives Federal Credit Union has opened a search for an experienced financial manager.

The Chief Financial Officer will guide the financial direction of Alternatives under the direction of the Boards of Directors and the CEO. She or he will develop and prescribe adequate financial procedures and controls to ensure compliance with established policy and generally accepted accounting practices. The CFO will develop the budgets for each organization. The CFO will be an important part of our management team, and supervisor of finance, bookkeeping, and data processing staff. This person will report to the CEO. Qualifications: Alternatives Federal Credit Union will consider job experience and educational background relevant to this position. She or he should have related accounting experience; demonstrated non-profit accounting experience is preferred. Strong written and verbal communications skills are necessary. Mastery of word processing and spreadsheet programs is required. In addition, applicants are strongly encouraged to demonstrate their commitment to economic, political, and social justice through professional, volunteer, or personal activities. Sensitivity to issues of low-wealth community and a desire to work in a racially and socially diverse organization are essential. For an application and complete job description, please send letter of interest and resume to Sharon Kinnan, Alternatives Federal Credit Union, 125 N. Fulton Street, Ithaca, NY 14850. Requests may be emailed to humanresources@alternatives.org. For more information, see www.alternatives.org.

Development Coordinator

Development Coordinator (FT) to exercise responsibility for fund-raising, events and public relations. Qualified candidates must demonstrate experience in these areas; ability to research funding opportunities and to prepare winning applications; knowledge of or ability to quickly learn purposes and practices of affordable housing; proficiency with Microsoft and PageMaker; excellent writing and speaking skills. Comfort in working with public preferred. Bachelor's degree and two years of relevant experience preferred. Salary level DOE. Please send cover letter, writing and publication samples, resume to: Better Housing for Tompkins County, 225 S. Fulton St., Ithaca, NY 14850. No phone calls or faxes. EOE

Program Manager/Planner

Thoma Development Consultants (TDC) is searching for a Program Manager with planning experience to join our team. Our new Program Manager/Planner will have a four-year degree in planning, public administration or a related field. The successful candidate will also have at least two years experience working in a planning environment for government, a public agency, or a private organization. Specific experience with the CDBG program is desirable.

The Program Manager/Planner is a full time salaried position. Auto, day travel, some evening work, and infrequent overnight travel are required. Salary is commensurate with experience. A benefits package is available. If you are interested in joining our motivated and experienced team send a cover letter with salary requirements and resume to: Thoma Development Consultants 34 Tompkins Street, Cortland, NY 13045. EOE

California Teachers Get Help In Achieving Homeownership

California has an interesting program that helps teachers and school administrators achieve the dream of homeownership as well as lure highly qualified staff to low-performing schools.

The Extra Credit Teacher Program (ECTP) provides eligible individuals a below-market interest rate loan. Then, a deferred second mortgage is available to cover downpayment costs of \$7,500 or 3 percent of the purchase price, whichever is greater. Those school staff who fulfill their commitment to a designated school for 3 years will have interest on their second loan forgiven, according to the California Housing Finance Agency (CalHFA), which administers ECTP with nine local jurisdictions.

ECTP is similar to HUD's Teacher Next Door program, which encourages teachers to buy homes in low- and moderate-income neighborhoods, thereby strengthening those communities. (See <http://www.hud.gov/offices/hsg/sfh/reo/tnd/tnd.cfm>.)

CalHFA says on its Web site that more than \$262 million in tax-exempt, low-cost bond financing has been awarded to ECTP since the program launched in 2000.

Only credentialed school staff working in low-performing schools that are below average in the California's academic performance index are eligible to participate in ECTP.

According to CalHFA, ECTP should help low-performing schools recruit and retain the credentialed school staff necessary to increase the schools' academic standing as well as provide students with a higher quality of education.

More information about ECTP is available by visiting the CalHFA Web page <http://www.calhfa.ca.gov/> and clicking on Homeownership Programs. Questions can be sent to homeownership@calhfa.ca.gov. Information on additional loan resources for teachers is available on the Teachers' Home Loan Resource Web site at <http://www.teachershomeloanresource.com>.

OMB To Require New ID Number For Federal Applicants

Beginning October 1st, applicants for federal funding must have a DUNS number (Data Universal Numbering System) from Dun and Bradstreet when applying for, or renewing a federal grant. "DUNS" is a unique nine-digit number widely used in business for identifying and keeping track of over 70 million businesses worldwide. The federal government requires all contractors to have a DUNS number. It will no longer be necessary to have separate identifying numbers with each fed-

eral agency. OMB chose to implement the use of the DUNS number instead of utilizing the federal employer ID number as a unique identifier. There is no cost for obtaining the number, which will be used to identify and track an agency at federal departments and agencies. To obtain a DUNS number, contact Dun and Bradstreet toll-free at 1-(866) 705-5711. For more information, visit the website of OMBwatch at www.ombwatch.org/article/articleview/1794/1/47/.

Crawford Makes Presentation On Echo Housing

Stacey Crawford, Executive Director of Better Housing for Tompkins County, was a featured speaker at a forum on Non-traditional Housing Options for Seniors held in Albany on September 24th. The forum, sponsored by the Albany Guardian Society, featured presentations on a variety of small-scale housing options suitable for rural community settings, including the Abbeyfield congregate living model from England, the Eco-Village at Ithaca co-housing model, and Better Housing's ECHO rental units.

Echo units are sometimes referred to as 'granny flats'. The Better Housing units are one-bedroom modular houses that are sited in the back or side yards of family members of the senior citizen tenants. The proximity of the units allows the family members to assist the seniors as needed, but allows the seniors to remain independent. Better Housing rents the units to the senior citizens, and all five of the units are currently occupied by Section 8 tenants. Better Housing enters into a ground lease with the host family for the site for the unit. Local municipalities have been cooperative with the program because the rental unit will be onsite temporarily, and Better Housing agrees to remove it within 90-120 of it no longer being needed by the tenant.

The ECHO unit program was funded initially by NYS DHCR as a demonstration program. Better Housing has a waiting list for the units, but expansion of the program is dependent on securing additional funding to relocate units to new sites. For more information, contact Stacey at (607) 273-2187.

National Campaign Seeks To Reclaim Vacant Lots And Abandoned Buildings

For years, neighborhoods and municipalities have struggled to solve the problems – crime, fires, disinvestment, tax loss, urban sprawl – posed by vacant lots and abandoned buildings. In July, representatives from local governments, federal agencies, foundations, community organizations and advocacy groups launched a campaign to focus on the scourge of abandonment, share solutions to reclaiming those properties, and build a national movement to support revitalization.

“Abandoned buildings and vacant lots decrease property values, reduce tax revenues, discourage development, are potential fire hazards and magnets for crime,” said Don Chen, executive director of Smart Growth America, at a Washington D.C. forum announcing the campaign. “While these problems aren’t new, their effects – from urban sprawl to pollution – are increasingly profound. Now is the time to create a national forum that will allow policy makers, builders, government officials and residents to deal with this issue.”

Consider the following:

* The average large city contains more than 12,000 acres of usable vacant land (equivalent to 15 percent of its area).

* Researchers in Philadelphia found that houses within 150 feet of a neglected vacant property experienced a net loss of value of \$7,627 and that, all else being equal, houses on blocks with abandonment sold for \$6,715 less than houses on blocks with no abandonment.

* An extensive survey of fire departments revealed that vacant and abandoned properties present serious fire safety concerns for many of the coun-

try’s largest cities and that some of those cities are ill-equipped to respond to them. Between 70 and 90 percent of fires in Flint, Mich. originate in abandoned buildings. The National Fire Protection Association says that 6,000 firefighters are injured each year in vacant or abandoned building fires.

* An Austin, Texas study found that 41 percent of abandoned buildings could be entered without use of force; of these open buildings, 83 percent showed evidence of illegal use by prostitutes, drug dealers, property criminals and others. Crime rates on blocks with open abandoned buildings were twice as high as rates on matched blocks without open buildings.

The National Campaign will bring together diverse parties to develop a national network of practitioners, cultivate public leaders, serve as an information clearinghouse, advocate for property reclamation, and offer expert assistance to communities. The Campaign is staffed by Smart Growth America, Local Initiatives Support Corporation (LISC), and the International City/County Management Association (ICMA). The National Trust for Historic Preservation, which for 50 years has been a catalyst for preserving the country’s architectural heritage and revitalizing communities, is also a founding supporter of the campaign.

The subject of vacant and abandoned properties is especially salient at this moment. Local governments everywhere urgently need to return these properties to their tax rolls, both to reclaim lost revenue and stem future losses. At the same time, the opportunity for progress has never been

greater to build on recent, successful revitalization efforts across the country, with concentrations of poverty lessening, according to the census, and anti-sprawl pressures demanding innovative redevelopment efforts. Environmentalists, too, are recognizing the need for better stewardship of human habitat as a means of preserving natural habitat. Meanwhile, many cities have developed exciting new techniques for countering blight. The Campaign’s goals are: 1) To make vacant property reclamation a national priority for economic development and smart growth. 2) To build a national network of vacant property advocates to share information, research tools and successful remedies. 3) To provide local groups addressing the problem of vacant buildings with the latest research, information and successful practices. 4) To assemble and make available a network of experts and consultants with extensive experience.

“Nonprofit community organizations have made great strides in recent years acquiring vacant properties for redevelopment,” said Michael Rubinger, LISC’s president and CEO. “Property abandonment is a thorn in the side of nearly every municipal government,” said Mosi Kitwana, of ICMA. “It affects the bottom line with regard to lower real estate values, plunging tax revenues and higher municipal costs, fostering a vicious circle of increased services and decreased revenues. The Campaign is designed to help local governments throughout the country develop unique and effective solutions to a pervasive problem.”

Additional information is available at www.vacantproperties.org.

Source: LISCnet.org

HUD Secretary Testifies On GSE Regulation

HUD Secretary Mel Martinez testified at a Congressional hearing on September 10th on the need to increase regulation of housing Government-Sponsored Enterprises (GSEs). The hearing was held to discuss the need for increased authority of the Office of Federal Housing Enterprise Oversight, which is responsible for reviewing the activities of Fannie Mae and Freddie Mac.

Secretary Martinez noted, "The housing sector directly accounts for about 14 percent of the nation's total Gross Domestic Product, and the housing market actively drives other closely related components of the economy as well. The GSEs play an integral role in our nation's housing finance system by expanding the availability of mortgage credit. The

liquidity and stability they provide have helped buoy the nation's economy. Because of the housing GSEs' impact on the economy, it is critical that we ensure their safety and soundness.

To ensure that the GSEs have appropriate financial oversight and are held accountable to their public mission, the Administration supports strengthening the powers of the GSEs' regulator. Doing so would make the regulator more comparable to the stature, powers, authority, and resources of other financial regulators charged with safety and soundness oversight. Such a concept has worked well for financial regulators in other instances, including the Office of the Comptroller of the Currency and the Office of Thrift Super-

vision.

The Administration considers it appropriate to transfer authority over new program approval from HUD to a new, strengthened regulator. HUD supports transferring and strengthening such authority to include review of all activities, new and on going. Such changes will consolidate and enhance the regulator's oversight responsibility, and increase investor confidence in the GSEs.

While safety and soundness regulation should be exercised by a single, independent regulator, the Administration strongly supports retaining another core element of the GSEs' charter - the housing goals - at HUD." For Secretary Martinez' complete remarks, see www.hud.gov/news/speeches/secypch.cfm.

Visit our website at www.ruralhousing.org.
