



Supportive Housing and the DHCR 2008 Unified Funding Round August 2008

In 2008, the New York State Division of Housing and Community Renewal (DHCR) funded the construction and preservation of more supportive housing than in any previous year. Though some viable proposals for supportive housing residences went unfunded, this year's funding awards were a substantial step forward in the State's efforts to integrate and expand access to supportive housing for New York's most vulnerable citizens.

Report Overview

In the first twenty months of the administrations of Governors Eliot Spitzer and David Paterson, State housing officials repeatedly expressed intentions to expand supportive housing development overall, and to integrate supportive housing units into more mainstream affordable housing projects. The rhetoric has been backed up by several actions in pursuit of these goals:

- Capital funding for supportive housing was substantially increased at DHCR, the New York State Office of Mental Health (OMH) and the Homeless Housing Assistance Corporation (HHAC) of the Office of Temporary and Disability Assistance (OTDA).
- For the first time in its history, the New York State Housing Finance Agency (HFA) began financing affordable housing developments that included supportive housing units.
- Five state agencies that fund housing development (DHCR, HFA, OMH, OTDA and the Office of Mental Retardation and Developmental Disabilities (OMRDD)) have improved coordination of planning activities, applications, underwriting procedures and financing, in part to integrate special needs and supportive housing with other development.
- This past year, DHCR set aside \$2 million of its allocation of federal tax credits for projects that reserved at least 30% of their units for residents receiving supportive services.

This policy brief will concentrate its analysis on the awards made in DHCR's latest Unified Funding Round, and their impact on supportive housing development. It will focus primarily on the DHCR housing programs most commonly used to fund supportive housing development, in eight sections:

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Analysis of DHCR’s Unified Funding Round 2008

A. DHCR Increases Funding for Affordable and Supportive Housing

On June 30th, the New York State Division of Housing and Community Renewal (DHCR) announced the results of its competitive 2008 Unified Funding process:

- The agency awarded a total of \$137 million to nonprofit and for-profit developers to construct, rehabilitate, repair and/or modify 6,415 housing units.
- This was nearly twice the number of units funded in the DHCR Unified Funding Round last year, due in part to the record increase in housing investment included in the state budget proposed by the Governor and passed by the Legislature this year.

Of the \$137 million, DHCR awarded \$50 million through three Local Program Administrator (LPA) programs:

- **HOME** - \$29.6 million in flexible federal funding administered by DHCR will allow localities, nonprofit agencies and for-profit developers to build or renovate 1,481 units.
- **ACCESS to Home** - \$14 million in State funding for accessibility modifications that will allow 917 households with disabilities to remain in their homes.
- **RESTORE** - \$6.3 million in Residential Emergency Services To Offer Repairs to the Elderly (RESTORE) will fund emergency repairs in 2,066 households.

Six programs awarded the remaining \$87 million to build or rehabilitate 1,951 housing units:

- **Capital Programs** - Just over \$60 million of this funding came from three State-funded capital programs and some additional awards of federal HOME funds:
 - **Housing Trust Fund (HTF)** - \$54.4 million in State capital
 - **Rural Area Revitalization Program (RARP)** - \$300,000 for two rural projects
 - **Urban Initiatives** - \$300,000 for two projects in cities
 - **HOME** also awarded over \$6 million directly to projects proposed by developers.
- **Tax Credits** - The remainder of the capital funding (\$26.2 million) was awarded in the form of tax credits, including **Federal Low-Income Housing Tax Credits (LIHC, or “9% credits”)** (\$23.3 million) and **State Low-Income Housing Tax Credits (SLIHC)** (\$2.9 million). Developers awarded tax credits sell them to private investors at a market-determined value. Currently, an award of \$1 million in annual tax credits generates about \$8 to \$9 million in equity. Thus, \$26 million in tax credit awards represents approximately \$225 million in capital funding for affordable housing development.

Table 1: DHCR 2008 Capital Awards Total \$87 Million

DHCR Housing Program	Total Funded
Housing Trust Fund	\$ 54,382,394
Federal Low Income Housing Tax Credits	\$ 23,314,915
Federal HOME Funds	\$ 6,085,295
State Low Income Housing Tax Credits	\$ 2,897,798
Urban Initiatives	\$ 300,000
Rural Area Revitalization Program	\$ 300,000
TOTAL	\$ 87,280,402

B. Demand for Capital Funds and Tax Credits Greatly Exceeds Supply

Demand for DHCR capital funding and tax credits continues to exceed the supply available (*see Table 2*). To be viable, most affordable and supportive housing projects proposed to DHCR require a combination of capital funding grants and 9% federal tax credits (LIHC). In addition, in supportive housing, tenants' very low incomes also necessitate an ongoing operating subsidy.¹

- There were 106 proposals submitted to DHCR for all capital programs and tax credits, requesting a total of \$240,170,661.
- Of these, DHCR funded 40 proposals for a total of \$87,280,402 of capital funds and tax credit equity, primarily Housing Trust Fund (HTF) combined with federal tax credits.
- All together, the 40 funded proposals will create or preserve 1,951 housing units.
- All but 3 of the 106 proposals included requests for federal tax credits, totaling \$69,031,016.
- All 40 funded proposals received an allocation of federal tax credits.
- DHCR was unable to fund \$152,890,259, or 64% of all proposals; these would have built 2,726 additional units of affordable housing.

Table 2: Demand for Capital Funding Greatly Exceeds Supply

Housing Program	Total Requested	Total Unfunded	Total Funded	% Funded
HTF ²	\$ 128,247,145	\$ 73,864,751	\$ 54,382,394	42%
LIHC	\$ 69,031,016	\$ 45,716,101	\$ 23,314,915	34%
HOME	\$ 29,776,625	\$ 23,691,330	\$ 6,085,295	20%
SLIHC	\$ 11,005,375	\$ 8,107,577	\$ 2,897,798	26%
UI	\$ 1,610,500	\$ 1,310,500	\$ 300,000	19%
RARP	\$ 500,000	\$ 200,000	\$ 300,000	60%
TOTAL	\$ 240,170,661	\$ 152,890,259	\$ 87,280,402	36%

¹ Operating subsidies may be provided through federal project-based or tenant-based Section 8 rental subsidies, Shelter Plus Care rental subsidies through the federal McKinney-Vento Continuum of Care, or service and operating contracts through State and City service agencies like OMH, OTDA, DOHMH and DHS.

² Thirteen applicants requested that their proposals be funded with either HTF or HOME dollars, for a total of \$23,381,453. This amount is included in the Housing Trust Fund Total Requested figure.

C. Housing Funded for Persons with Special Needs Increases

In 2008, DHCR allocated a higher percentage of funds to units for tenants with special needs than in 2007 and 2005 (and perhaps 2006), despite more stringent criteria for earning this designation.

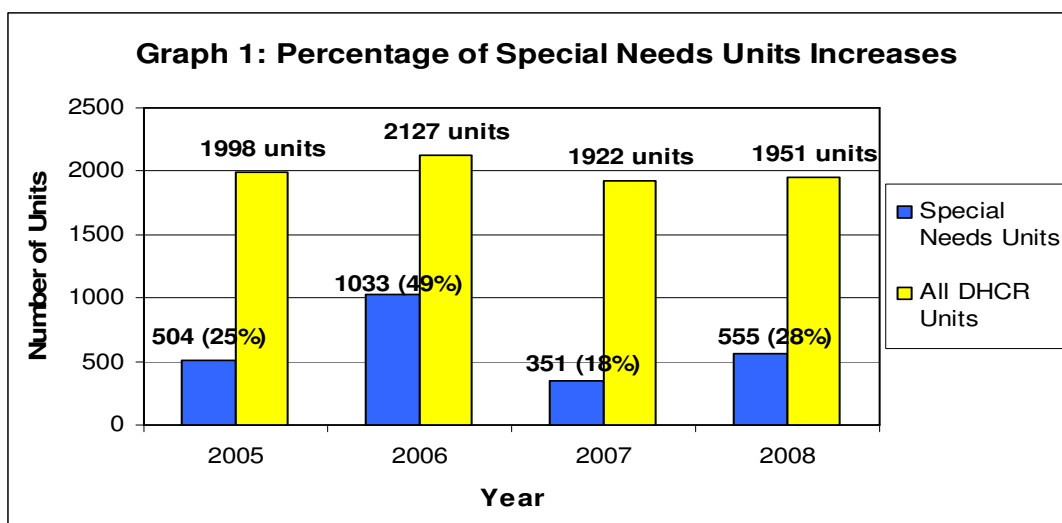
Background: Under the DHCR Qualified Allocation Plan (QAP), projects applying for tax credits are awarded up to 100 points for including characteristics that further agency goals. These can include everything from demonstrating the need for the project to including green design elements.

To encourage applicants to house underserved populations, DHCR has long awarded up to five (out of 100) points in the application to projects allocating at least 15% of their housing units to tenants who belong to prioritized groups with “special needs.” These include persons with HIV/AIDS, substance abuse, mental illness and/or developmental disabilities, as well as victims of domestic violence, homeless individuals or families, people with physical disabilities, and frail elderly persons.

In the past, some developers have earned points for housing “frail elderly” and other persons with special needs, even when eventual tenants have shown little need for services once housed. In 2008, DHCR tightened eligibility for special needs points by requiring developers to show that “the persons with special needs will be served by supportive services as evidenced by a comprehensive service plan and an agreement or commitment in writing with an experienced service provider.”³

2008 Results: Despite this more stringent standard for earning points for special needs units, the competition for tax credits remained intense enough that 83 out of 106 proposals (78%) in the 2008 round reserved at least 15% of their units for tenants with special needs.

Of the 40 proposals funded in 2008, 33 proposals together reserved 555 of their units for special populations, or 28% of the total 1,951 capital units funded by DHCR this year.⁴

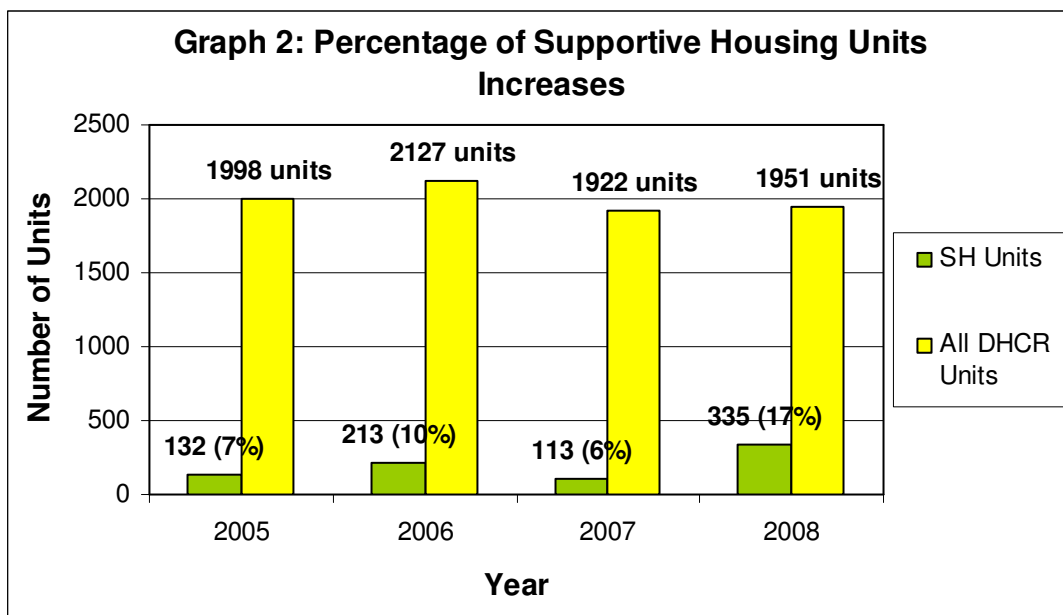


³ New York State Qualified Application Plan, published by DHCR, January 2008, p. 10.

⁴ In 2006, a full 1,033 units, or 48.6% of the total, went to special needs tenants, but this total was boosted by an unusually high number of units (627) reserved for frail elderly persons. These most likely went to seniors who did not require services. By comparison, frail elderly unit totals for other years were 249 (2005), 86 (2007) and 61 (2008).

D. Supportive Housing Units Increase

In addition to an increase in the number of units reserved for persons with special needs, DHCR also increased the percentage and total number of supportive housing units -- units that actually provided on-site supportive services to tenants with special needs. The 2008 DHCR funding round will fund the preservation or creation of 335 supportive housing units, or 17% of all units funded.



Supportive Housing Set-Aside: The increase in supportive housing units funded in 2008 is the direct result of DHCR’s decision this year to establish a \$2 million pool set aside to fund supportive housing. To qualify for the set-aside, projects had to meet a broad definition of supportive housing included in the QAP, and reserve at least 30% of the units for designated special populations.

In the end, DHCR chose to allocate twice as many tax credits (\$4 million) to supportive housing proposals as had been promised in the set-aside. Ten proposals received funding under the set-aside, including one large award that represented over half of the total supportive units funded.

Four residences receiving a total of \$3.2 million met a commonly accepted definition of supportive housing: permanent, unlicensed affordable housing with on-site services for people who are homeless or at risk of homelessness, or who have a disability that threatens their housing stability:

- **YWCA of White Plains** (\$1.35 million LIHC, \$300,000 SLIHC): rehabilitation of a 193-unit residence, the only of its kind in northern Westchester.
- **Housing Opportunities** (\$265,190 LIHC): rehabilitation and refinancing of Monica Place, a 21-unit residence operated by Sojourner House in Rochester.
- **Concern for Independent Living** (\$1.17 million LIHC, \$1.1 million HTF): 65-unit new construction NY/NY III residence in Brooklyn for persons with psychiatric disabilities.
- **St. Mary’s Center** (\$424,040 LIHC): 22-unit NY/NY III supportive housing residence for people with HIV/AIDS in Harlem.

In addition, six proposals with 30% or more of the units reserved for tenants with special needs received a total of \$800,000 through the supportive housing set-aside, though the populations housed and services provided may not meet commonly-accepted definitions of supportive housing:

- **Heritage Christian Services**, an established OMRDD provider that serves multiple counties in the Buffalo region, was awarded a total of \$401,360 in tax credits for five separate residences with a total of 40 units for people with developmental disabilities.
- **Elizabeth Pierce Olmsted MD Center for the Visually Impaired** was awarded \$284,706 in tax credits for a 24-unit residence for people with visual impairments in Niagara County.

Additional Supportive Housing Units: In addition to the 301 units in the four supportive housing residences funded under the set-aside, DHCR's general funding round funded six residences that will provide on-site supportive services to persons with special needs living in at least 15% of the units. These additional supportive housing units totaled 34, bringing the total number of supportive housing units to 335. The six residences included:

- **Westhab, Inc.** received \$620,000 in tax credits, \$475,574 in state tax credits, and \$2,200,000 in HTF to build a 40-unit building in the Bronx, of which 7 are supportive housing units for individuals with psychiatric disabilities.
- **Neighbors of Watertown, Inc.** was eligible, but did not apply, for supportive housing set-aside funds. However, the group received DHCR funding from the general pool \$298,000 in tax credits, \$1.4 million in HTF, and \$100,000 from Urban Initiatives. The five supportive units in the 16-unit building in Jefferson County will be for homeless families.
- **Progress of Peoples Dev. Corp** received funding to build 14 units for people with special needs (7 of which are supportive housing units) in an 88-unit residence in Brooklyn. \$816,000 in tax credits, \$750,000 in state tax credits, and \$3,974,800 in HTF will provide the capital to create housing for people living with HIV/AIDS as well as individuals with mental health issues.
- **Calvert Apartments, LLC** was awarded \$456,933 in tax credits to construct a 22-unit building with 5 supportive housing units in Manhattan.
- **Housing Visions Consultants, Inc.** is including 5 supportive housing units for formerly homeless individuals in a 33-apartment residence in Oneida County. Tax credits of \$562,103 and \$2,200,000 from HTF will fund this building.
- **Hornellsville Apartments LLC** earned \$310,714 in tax credits and \$1,497,347 in HTF for a 32-unit development in Steuben County, which will contain 5 supportive housing units.

New York/New York III Supportive Housing Agreement Production: This 2005 City-State initiative funds the creation of 9,000 supportive housing units over ten years. Under the terms of the agreement, DHCR has committed to fund the development of 100 units per year of NY/NY III supportive housing. In 2008, DHCR allocated funding for 89 new NY/NY III units.

E. Just 4 out of 12 Mental Health Supportive Housing Proposals Funded

Some mental health advocates voiced concern that only four of 12 proposals for supportive housing for people with mental illness were funded in the 2008 Unified Funding Round.

Of the 106 proposals, 12 included supportive housing units for people with psychiatric disabilities:

- 7 of the 12 applicants had 30% or more of the units for this population and thus qualified for the supportive housing set-aside;
- 5 of the 12 projects included smaller numbers of units for this population, but had not formally approached OMH for services funding. These did not apply for set-aside funding.
- The 12 proposed projects together included 288 supportive units for people with psychiatric disabilities.

Of the 12 mental health supportive housing proposals, DHCR funded four, with a total of 123 units (42% of the 288 proposed units):

- **Concern for Independent Living's** Brooklyn Residence (65 units) was the only one of the seven mental health supportive housing proposals funded under the set-aside.
- **Westhab's** Bronx residence (7 supportive units out of 40 units).
- **Progress of People's** Development (7 supportive units out of 88).
- **YWCA of White Plains** has 193 supportive housing units total, with 44 of these reserved for people with mental illness.

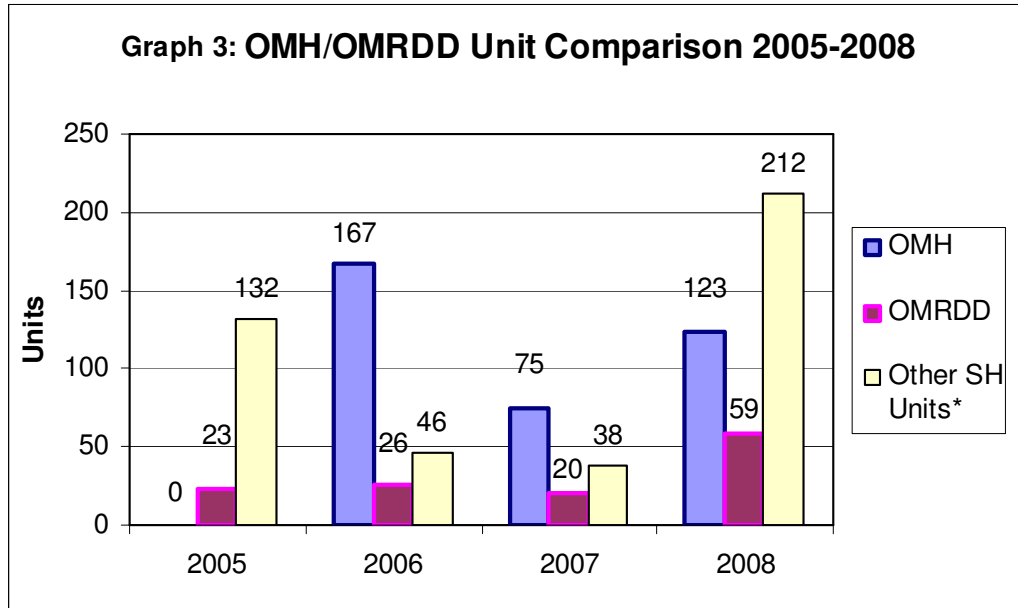
DHCR did not fund eight proposed residences with supportive housing units for people with psychiatric disabilities, in the following New York communities:

- **Auburn:** The purchase and renovation by a nonprofit provider of a privately-operated adult home into a 70-unit residence with 50 supportive units.
- **Batavia:** a 42-unit residence with 31 supportive units.
- **Seneca Falls:** a 37-unit residence with 24 supportive units.
- **Yonkers:** a 60-unit residence with 18 supportive units for homeless veterans.
- **Olean:** a 42-unit residence with 15 supportive units.
- **Forestville:** a 28-unit rehabilitation of an occupied adult home with 14 supportive units.
- **Livingston Manor:** a 28-unit residence for seniors with 2 supportive units.
- **Erie County:** a 60-unit mix of rehab and new construction with 9 supportive units.

These eight proposals containing supportive housing units did not score high enough to be funded under the 2008 Unified Funding Round. Reasons for this vary from proposal to proposal, though there were concerns that the amount of capital, operating and service dollars proposed to be contributed by other state and local government agencies may not have been adequate to make the projects viable. Two unfunded proposals to rehabilitate adult homes with high numbers of residents with mental illness raised questions about whether OMH or the State Department of Health (DOH, which licenses adult homes) would be responsible for ensuring that the new residences would be adequately funded.

F. Units for Persons with Developmental Disabilities More Than Double

The number of units DHCR funded for people with developmental disabilities increased significantly in 2008, the result of improved interagency coordination between DHCR and OMRDD (see Graph 3). Supportive units for persons with psychiatric disabilities were funded within historical ranges. Total units for tenants with other barriers to independence like AIDS, substance abuse and homelessness greatly exceeded previous years' totals, driven up by the large YWCA project.

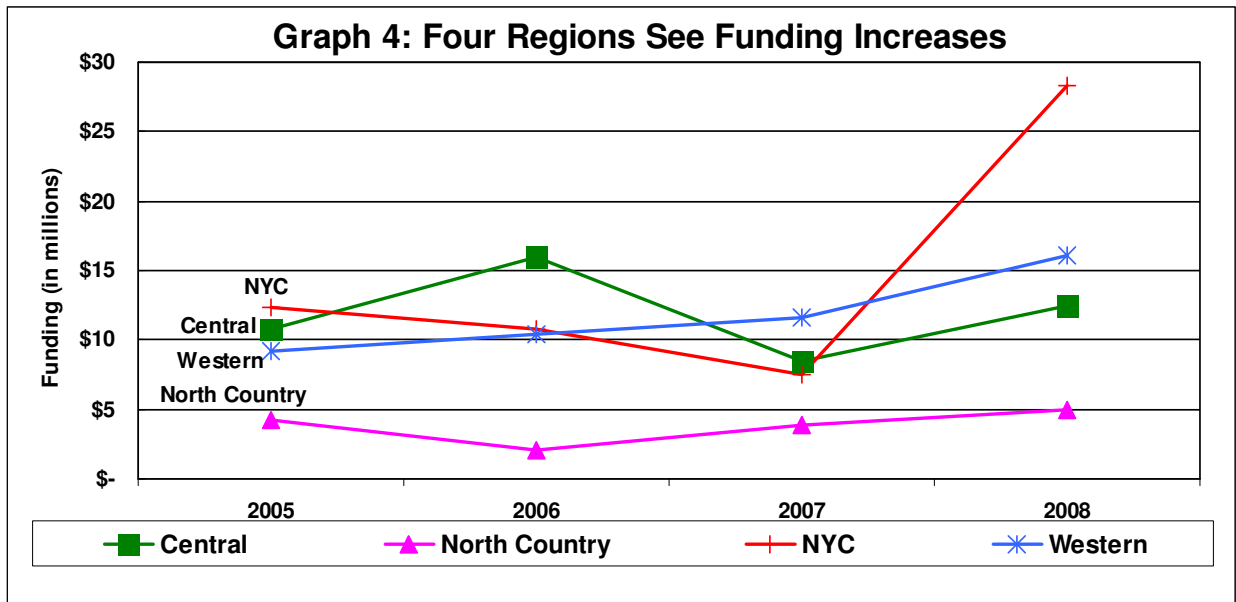


*"Other Supportive Housing Units" plus OMH Supportive Housing units equals the total supportive housing units per year. OMRDD units are included in the Special Needs units total, but not in the supportive housing total.

G. Funding Increases in Four Regions of State; Decreases in Four

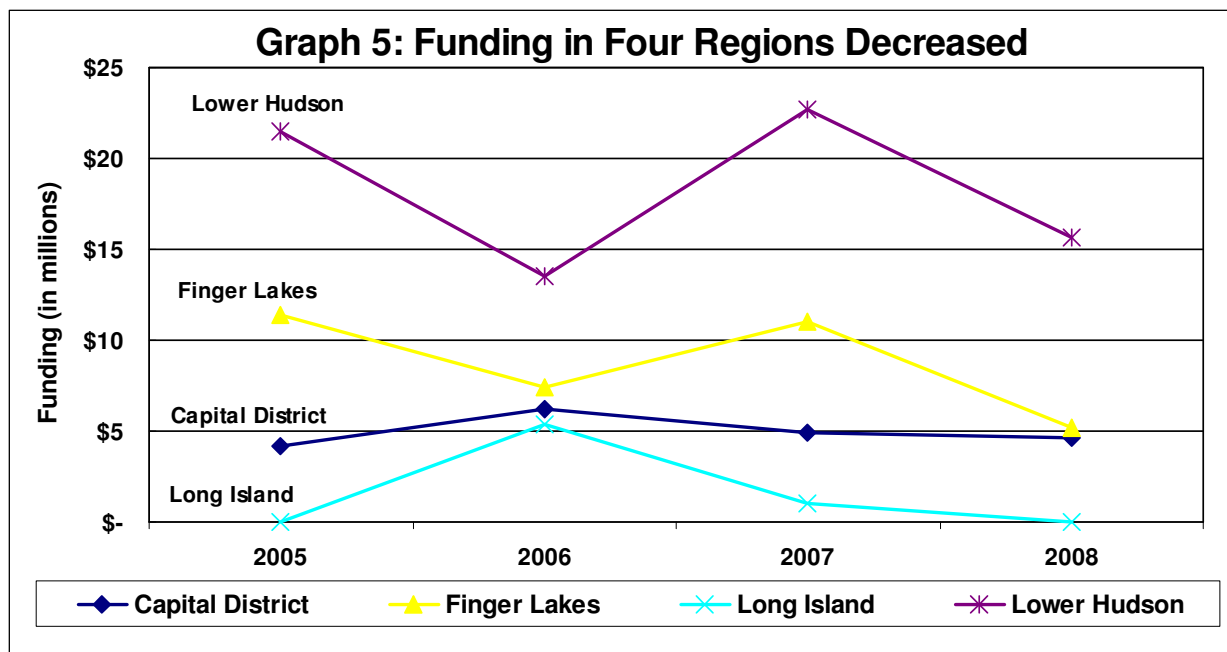
Proposals for DHCR funding are ranked competitively according to need, viability and agency priorities. While geographic distribution of the funds is not evaluated in the competitive process, localities understandably have concerns about where investments are made. The 40 proposals funded by DHCR were distributed in seven of eight regions across the state:

- Four regions received increases in funding over the previous year: New York City, Western New York, Central New York and the North Country.
- The Western New York region (including Buffalo and Rochester) submitted a large number of applications, most viable, resulting in its fourth increase in four years.
- The North Country also received its largest amount of funding in four years.



New York City received \$28.5 million to build 607 units, its largest total in a number of years:

- This is a significant increase over the previous year, in which \$7.5 million funded the development of 233 units (a historically low year for the five boroughs). In all, 10 of 20 New York City proposals were funded in a particularly strong pool of applications.
- New York City developers received the largest share of awards – 25% of all DHCR funded projects and 31% of the total units for 2008.
- New York City’s relatively large share of development dollars reflects a number of factors: the city contains 43% of the state’s population, has more inhabitants living in poverty (21.2% versus 14.6% statewide), has a more pressing housing shortage than most regions of the state, has more developers than other regions, and has more local resources available to match DHCR funding.
- Part of the award increases was due to rising development costs, especially in the New York City metropolitan region: in 2007, New York City awards averaged approximately \$32,000 per unit; in 2008, they rose to \$47,000 per unit.



Four regions experienced funding decreases: the Lower Hudson, the Finger Lakes, the Capital District and Long Island:

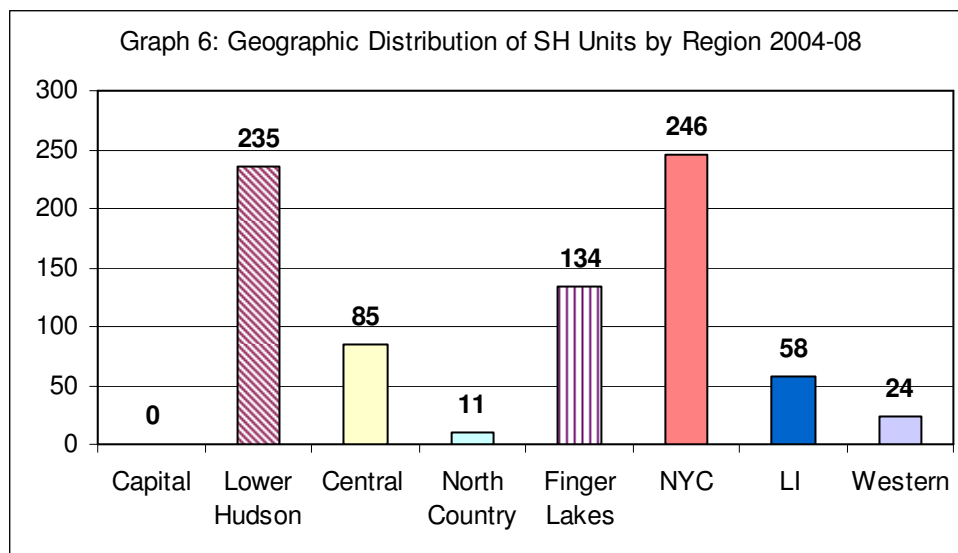
- The decrease in funding to the Lower Hudson follows a record 2007 for DHCR awards to the region; nevertheless, 2008 awards are higher than in the two years before last year.
- Long Island receives a relatively low amount of DHCR funding each year. This reflects the difficulty of developing housing there, due to high costs and restrictive zoning rules. In 2008, Long Island developers submitted just two proposals; neither was funded.

The number of applications submitted by each region does not always correspond to population or need, or appear to have a consistent bearing on how many were funded (see Table 3). The Finger Lakes region submitted the most applications, followed by Western New York, New York City and the Lower Hudson. The success rates of these three regions and that of Central New York reflected the statewide approval rate of 38%. New York City saw half of its proposals funded, while all three North Country applications were approved. The Albany area and Long Island had the fewest applications, with only one approved between them. It is not clear whether the dearth of projects in these regions reflects a lack of developer capacity or more barriers to development in those areas.

Table 3: The Number of Applications Varies By Region

Applications by Region	Total Applications	Funded	Unfunded	% Funded
Finger Lakes	26	8	18	31%
Western	21	8	13	38%
NYC	20	10	10	50%
Lower Hudson	16	6	10	38%
Central	11	4	7	36%
Capital	7	1	6	14%
North Country	3	3	0	100%
LI	2	0	2	0%
Total	106	40	66	38%

Supportive Housing By Region: Supportive housing development varies greatly by region (*see Graph 6*). This most likely reflects a number of factors: the energy and expertise of local providers/developers, local governments' perception of the need for supportive housing in their areas, and the extent of local support (in the form of approvals and contributions of local funds). New York City government's consistent support for supportive housing and the city's large number of experienced developers makes it the leader in supportive housing production. The high total for the Lower Hudson is skewed by the large YWCA project approved this year. Albany's dearth of supportive housing development is a concern among service providers in the Capital region.



Rehabilitation vs. New Construction: Fully 70% of the projects funded by DHCR in 2008 will be newly constructed buildings. Nonetheless, DHCR was more likely to fund rehabilitation projects: 30% of funded projects are rehabilitation, though only 24% of all proposed projects were rehabilitation. This may reflect DHCR's increased emphasis on affordable housing preservation.

Of the 335 units of supportive housing funded by DHCR in 2008, fully 63% (211 units) will be rehabilitations of existing units, an almost complete reversal of the overall ratio between rehabilitation and new construction. This is almost solely because of the large number of units in the YWCA of White Plains rehabilitation. But it may indicate an emerging trend, as older supportive housing projects built with tax credit financing reach the end of their original 15-year tax credit compliance periods and require refinancing and major renovations.

Table 4: Rehab vs. Construction	Total	Rehab	New Construction	% Rehab
All Unfunded	2726	514	2212	19%
All Funded	1951	591	1360	30%
Supportive Housing Funded ⁵	335	211	124	63%
Special Needs Funded	555	217	338	39%
ALL PROPOSALS	4677	1105	3572	24%

⁵ The units included under "Supportive Housing Funded" are a subset of "Special Needs Funded" units. "All Funded" totals include the "Special Needs Funded" units and other DHCR affordable housing units constructed through the current Unified Funding process.

H. Conclusion

The new peak in DHCR-funded supportive housing units in 2008 reflects the strong commitment to special needs housing by the agency and the Governor. But there is an enormous unmet need: more single room occupancy apartments are lost each year than any other type of housing stock. Over 60,000 New Yorkers across the state are homeless each night, at least half of whom need services to succeed in housing. Many thousands more need supportive housing to move successfully into the community from institutional settings, prisons and adult homes.

Of all housing development entities, DHCR is best equipped to meet this need, because of its expertise and capacity to see projects to completion quickly and efficiently. Equally important, DHCR can readily include supportive units within larger developments, allowing people with special needs to be fully integrated into their communities. By increasing the share of supportive housing units funded by DHCR to at least 25% of all tax credit-funded development (roughly the percentage funded by the New York City HPD and some housing development agencies in other states), New York can accelerate the creation of a statewide supportive housing resource that will help us eventually to end homelessness among our most vulnerable citizens.

Recently, additional resources have become available to address the needs of New York's homeless and housing needy people. The federal Housing and Economic Recovery Act of 2008 authorized \$3.8 million in LIHC for New York State (\$2.3 million went to DHCR). The act also increased the amount of tax-exempt bonds available to the state for affordable housing development by \$611 million. Lastly, DHCR announced a "Summer Unified Funding Round" that will provide an additional \$37.5 million in state capital funding. Together these funding sources can be used to build additional, much-needed supportive housing units.

For more information, contact John Broderick (518) 465-3233 x1 or Nick Napolitano (212) 870-3303 x8 at the Supportive Housing Network of New York.



2008 DHCR UNIFIED FUNDING AWARDS – APPLICANT	COUNTY	PROGRAM	AWARD	ALL UNITS	SPECIAL NEEDS UNITS	SUPP. HOUSING
Phipps Houses	Bronx	LIHC	\$ 1,170,000	108	17	0
		HTF	\$ 1,131,000			
		SLIHC	\$ 706,500			
Westhab, Inc.	Bronx	LIHC	\$ 620,000	40	7	7
		HTF	\$ 2,200,000			
		SLIHC	\$ 475,574			
Homsite Fund, Inc.	Cayuga	LIHC	\$ 501,054	30	5	0
		HTF	\$ 2,200,000			
Park Terrace Apts. Associates, L.P.	Chemung	LIHC	\$ 359,083	32	9	0
		HTF	\$ 1,702,869			
Senior Citizens Council of Clinton Co.	Clinton	LIHC	\$ 620,000	31	6	0
		HTF	\$ 1,453,202			
		RARP	\$ 100,000			
Belmont Shelter Corp.	Erie	LIHC	\$ 794,363	50	8	0
		HTF	\$ 3,868,163			
Erie Regional Housing Dev. Corp.	Erie	LIHC	\$ 1,033,295	95	0	0
		HTF	\$ 4,395,752			
		UI	\$ 200,000			
Heritage Christian Services, Inc.	Erie	LIHC	\$ 80,640	8	9	0
Bank Street Senior Housing, LLC	Genesee	LIHC	\$ 599,455	37	0	0
		HTF	\$ 2,200,000			
		RARP	\$ 200,000			
Regan Development Corporation	Greene	LIHC	\$ 782,568	52	8	0
		HTF	\$ 3,882,521			
HO Properties Group, Inc.	Jefferson	LIHC	\$ 271,869	16	5	0
		HOME	\$ 700,000			

APPLICANT	COUNTY	PROGRAM	Award	UNITS	SPEC. NDS	SH
Neighbors of Watertown, Inc. 125 Fountain Avenue, L.P.(Martin Dunn)	Jefferson	LIHC	\$ 298,000	16	5	5
		HOME	\$ 1,400,000			
		UI	\$ 100,000			
Concern For Independent Living, Inc.	Kings	LIHC	\$ 1,170,000	65	65	65
		HTF	\$ 1,115,400			
Progress of Peoples Development Corp.	Kings	LIHC	\$ 816,000	88	14	7
		HTF	\$ 3,974,800			
		SLIHC	\$ 750,000			
Ridgewood Bushwick Senior Citizens Council, Inc.	Kings	LIHC	\$ 1,200,000	95	12	0
		HTF	\$ 4,750,000			
		SLIHC	\$ 660,000			
Heritage Christian Services, Inc.	Monroe	LIHC	\$ 72,306	8	8	0
Heritage Christian Services, Inc.	Monroe	LIHC	\$ 123,919	12	12	0
Housing Opportunities, Inc.	Monroe	LIHC	\$ 265,190	21	21	21
Providence Housing Development Corporation	Monroe	LIHC	\$ 460,000	23	5	0
Calvert Apartments LLC	New York	LIHC	\$ 456,933	23	5	5
Harlem Congregations For Community Improvement	New York	LIHC	\$ 1,134,000	63	10	0
		HTF	\$ 3,297,265			
St. Mary's Center, Inc.	New York	LIHC	\$ 424,040	22	22	22
Elizabeth Pierce Olmsted MD Center for the Visually Impaired	Niagara	LIHC	\$ 284,706	24	24	0
		HTF	\$ 1,975,000			

APPLICANT	COUNTY	PROGRAM	Award	UNITS	SPEC. NDS	SH
Heritage Christian Services, Inc.	Niagara	LIHC	\$ 61,337	6	6	0
Heritage Christian Services, Inc.	Niagara	LIHC	\$ 63,158	6	6	0
Housing Visions Consultants, Inc.	Oneida	LIHC	\$ 562,103	33	5	5
		HOME	\$ 2,200,000			
Housing Visions Consultants, Inc.	Onondaga	LIHC	\$ 800,000	50	8	0
		HTF	\$ 4,060,000			
Rushville Partners, LP	Ontario	LIHC	\$ 171,695	24	0	0
Hudson Valley Housing Development Fund Company, Inc	Orange	LIHC	\$ 357,876	36	0	0
Warwick Properties, Inc.	Orange	LIHC	\$ 994,014	91	14	0
		HTF	\$ 4,361,830			
Warwick Properties, Inc.	Orange	LIHC	\$ 939,930	85	13	0
		HTF	\$ 4,242,845			
Sisters of Charity Housing Development Corporation	Richmond	LIHC	\$ 716,197	60	15	0
Rockland Housing Action Coalition	Rockland	LIHC	\$ 520,000	26	4	0
		HTF	\$ 1,352,000			
Waterloo Partners, LP	Seneca	LIHC	\$ 209,994	24	0	0
Hornellsville Apartments, LLC	Steuben	LIHC	\$ 310,714	32	5	5
		HTF	\$ 1,497,347			
Terry Lane, LP	Sullivan	LIHC	\$ 1,239,466	229	0	0
Newfield Horizons, LP	Tompkins	LIHC	\$ 371,995	36	0	0
		HOME	\$ 1,785,295			
YWCA of White Plains and Central Westchester, Inc.	Westchester	LIHC	\$ 1,350,000	193	193	193
		SLIHC	\$ 305,724			
Wyoming County Community Action, Inc.	Wyoming	LIHC	\$ 335,015	18	3	0
TOTAL			\$ 87,280,402	1,951	555	335