



Governor Cuomo Takes on Zombie Property Blight

On June 23rd, Governor Andrew M. Cuomo signed legislation to prevent foreclosures and curb the threat posed to communities by “zombie properties.” Details of the programs in the legislation were recently announced. The legislation includes measures to assist homeowners facing mortgage foreclosure, improve the efficiency and integrity of the mandatory settlement conferences, establish a pre-foreclosure duty to maintain on mortgagees, create an expedited foreclosure process for vacant and abandoned properties, create an electronic vacant property registry, and establish a Consumer Bill of Rights.

Consumer Hotline

Governor Cuomo also announced a consumer hotline that will accept reports of zombie properties. As part of the effort to eliminate the epidemic of abandoned homes in New York State, the Department of Financial Services (DFS) will maintain an electronic registry of vacant and abandoned properties. New Yorkers are encouraged to call (800) 342-3736 to report unoccupied and ill-maintained properties in their community.

Neighborhood Revitalization Program

In addition, Homes and Community Renewal’s Neighborhood Revitalization Program (NRP) will help subsidize and finance the purchase and renovation of up to 500 foreclosed and abandoned properties for low- and middle-income New Yorkers.

HCR Commissioner Jamie Rubin announced the launch of NRP in Middletown, saying, “Through NRP, we are working closely with nonprofits and municipalities to provide renovation and mortgage financing for qualified prospective homebuyers who will help restore these homes and make them their own. Thanks to Governor Cuomo, we are rebuilding communities and putting a stop to encroaching blight.”

Financed with \$22 million in JPMorgan Chase settlement funds, NRP home purchases will be made through the State of New York Mortgage Agency’s Purchase Renovation Mortgage, which allows qualified low- and middle-income buyers to receive up to \$20,000 in additional funds for home improve-

ments with zero interest, does not increase their mortgage payments and is forgiven over time.

This financing can be used with other subsidies or grants and can be applied to all renovation expenses, permit fees, consultant fees, inspection fees and contingency funds.

The program will be implemented in the following communities:

- * Capital Region: Troy Rehabilitation and Improvement Program
- * Finger Lakes: Greater Rochester Housing Partnership
- * Hudson Valley: RUPCO, PathStone and Rural Development Advisory Council
- * Long Island: Long Island Housing Partnership and CDC Long Island
- * New York City: Center for New York City Neighborhoods, NHS and Restored Homes HDFC.

Save the dates!
September 14-16, 2016
2016 Affordable Housing and Community Development Conference
 Reserve hotel rooms now! Mention RHC 2016 for special rates.
 Quality Inn (315) 343-1600 Best Western (315) 342-4040

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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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Rural Delivery is published monthly and delivered electronically to a mailing list of 200 community development professionals and policy makers.

For information on advertising in Rural Delivery and to receive a copy of our advertising rate sheet, please contact the Coalition at:
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Web Site: www.ruralhousing.org



Bits and Pieces...

Zombie Properties Grants Issued By AG

August 16th is the deadline for applications for funding from the Attorney General's office to deal with zombie properties. LISC is administering the program, which will benefit 100 pre-selected communities, including some rural towns and villages across New York State. Please check the list of eligible communities on the press release below to see if your community made the list. Some rural communities will probably need outside assistance to run a quality program with this funding, so check with your municipal leaders soon.

The list of eligible communities is found at the end of the press release at www.lisc.org/media/filer_public/fd/e0/fde0b06e-2221-4691-8612-411f34bf066c/zombie-property-fact-sheet-list-municipalities.pdf.

No NY Funding In Latest Lead Grant Awards

HUD released the latest round of grant funding for the Lead Based Paint Hazard Control Program on July 20th. The grants awarded totalled \$52.6 million. No grants were awarded in New York State. The awards in this funding announcement were limited to 15 states. To view the award list, visit <http://portal.hud.gov/hudportal/documents/huddoc?id=OPAFY16LBPHCPROJDESC.pdf>.

Workers Comp Increase Approved

The NYS Department of Financial Services recently approved the Compensation Insurance Rating Board's filing for an average 9.3% increase in workers' compensation loss costs for new and renewal business. This increase will become effective on October 1, 2016.

Federal and US 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.

502 Packager Certification Training Coming To Oswego

The Housing Assistance Council will bring its Packager Certification Training to the 2016 Affordable Housing and Community Development Conference in Oswego on September 14-16th. This full three day training will enable participants to sit for the certification exam for packaging single family Section 502 Direct Mortgages to USDA.

The certification training for mortgage packagers allows housing counselors to claim a substantially higher fee for their work than is normally allowable by Rural Development. The direct link to the HAC training registration site is <http://ruralhome.org/calendar/event/94>. Please double check your typing of that address- HAC and the Rural Housing Coalition have VERY similar website addresses. The certification registration is \$500, payable to the Housing Assistance Council. Please note: The registration fee is separate from the Coalition's con-

ference registration.

Participants in the 502 certification training are invited to take part in other conference activities, including the Oswego County bi-centennial presentation on Wednesday evening, and the banquet and keynote presentation by The Beekman Boys on Thursday evening. There is a separate \$75 per person banquet fee. The certification training will conclude at 4:00 PM on Sept. 16th.

The online registration site for the Rural Housing Coalition's conference is scheduled to go live in mid-August. Please visit our website at www.ruralhousing.org for links to the registration portal.

Attendees at the 502 certification training may take advantage of the Coalition's discounted conference room block at the Quality Inn. To reserve a room at our discounted rate, call (315) 343-1600. Use the code RHC 2016 to secure the best room rate.

Bill Assisting First-Time Homebuyers Introduced

Senate Finance Committee Ranking Member Ron Wyden introduced the "First-Time Homebuyer Credit Act of 2016" (S 3175) on July 13th. The bill would allow first time buyers to receive a refundable tax credit up to \$10,000, or the equivalent of 2.5% of the purchase price of the home. The maximum amount refundable would be reached for homes selling at \$400,000. The maximum income for eligibility for the credit is \$80,000 for individuals or \$160,000 for married couples.

S 3175 includes the caveat that anyone claiming the credit who moves within five years of the original purchase would have to pay back part of the credit. Special circumstances, including military deployment or job relocation, could provide exceptions to this stipulation.

"Our country's housing policy needs a remodel," said Senator Wyden. "We have too many people working hard to support their families who can't afford rent, much less even think about buying their first home. The federal government needs to do more to repair the housing crisis at all levels, working closely with state and local governments. That includes making sure we are adequately funding effective programs to help people experiencing homelessness, getting low-income families access to quality housing, and making sure middle class Americans can afford to rent or buy their first home."

The text of S 3175 can be viewed at: <http://bit.ly/29ZxdLc>.

State Announces Expanded Senior Farmers' Market Nutrition Program

New York State Department of Agriculture and Markets Commissioner Richard Ball announced on July 21st that \$2 million in Senior Farmers' Market Nutrition Program (FMNP) checks are now available for eligible individuals across the state. The program provides checks to low-income New Yorkers age 60 and older to purchase \$20 worth of fresh, locally grown fruits and vegetables from participating local farmers' markets and farm stands. For the first time, program benefits are being provided on an individual basis instead of per household, expanding the reach of the program to more older New Yorkers.

Commissioner Ball said, "Governor Cuomo has made it a priority to ensure thousands of New Yorkers have access to fresh, healthy foods at affordable prices through programs like the Seniors Farmers' Market Nutrition Program. By implementing this new policy that will provide checks redeemable at a participating farmers' market to individuals, even more seniors will be able to take advantage of the program this year, while supporting the hundreds of farmers that take part in the community markets."

In upstate communities, checks are now available at Offices for the Aging.

Beware the ESCOs

Every day, thousands of New Yorkers answer their doors to find a retail Energy Service Company (ESCO) on their threshold promising to save them money on their energy bills. Or, those same New Yorkers' might have been subjected to dozens of phone calls telling them of "a recent change in the law," and promising to save them money. Honestly however, they would have been far better served by heeding Little Richard's advice from his old rock 'n' roll hit, "Keep a Knockin' but You Can't Come In."

Once those ESCOs succeed in signing consumers to a contract, instead of saving money, or perhaps after a month or two of saving money, the consumers they had convinced to sign more often than not begin being crushed by higher bills, threatened with energy shut-offs, and over time they are affected by damage to their credit scores which could affect getting a job, insurance or buying a home. And by the way, those contracts are both binding and subject to early termination fees which literally add injury to the insult of being forced to overpay for electric and gas.

Who are the ESCOs and why are they here? There are approximately 200 Energy Service Companies providing electricity and gas to New York State's residential and small non-residential market. They promise to deliver oil and gas products well below the commodity prices offered by utilities. Yet that is most of the time not the case, and the promise of savings and the surety of having control of and managing their energy bills, does not materialize. To some extent, one can describe the working of this "competitive" retail market as the energy equivalent of the subprime predators of the

pre-housing collapse debacle.

Among the questionable business practices employed by the ESCOs' door-to-door salespeople is the suggestion that they represent your local utility company; that this is your last and only chance to save money; that their prices will result in guaranteed savings; and frequently, they toss in the lure of a "value added" product or service with the promise of gift cards or the equivalent of a blender for your commitment. If all that fails, ESCOs frequently resort to slamming, notifying your utility provider that you have chosen to switch providers – all without your consent, and voila your first bill arrives and surprise, surprise.

In fairness to the ESCOs, it is possible that with some ESCOs for the first two or three months things may look like you are saving some money. But soon reality sets in and your bills substantially exceed what you had been paying your utility provider. And then you find out when you try to switch back to your utility that it is just not that easy to escape the pricey relationship into which you just entered.

The Public Utility Law Project (PULP), a thirty-five year-old not-for-profit law firm with a mission to educate, advocate and litigate on behalf of low- and fixed-income consumers, has been diligently gathering and analyzing information from and about low-income and fixed-income consumers that have been harmed by the questionable practices of the unregulated ESCOs. In 2012, PULP found dramatic overcharging in National Grid's upstate customer territory which equaled more than \$10 million per month in overcharges. In its own subsequent study, the Public Service Commission found that four companies in

the Hudson Valley charged more than double what Central Hudson charged for electricity and another charged triple the utility rate for natural gas; several ESCOs in Upstate New York charged more than double National Grid's electric rate; and the variable rate plan of a company in the Finger Lakes region was eight times what Rochester Gas & Electric charged for electricity.

The result of these investigations was a Public Service Commission Order called the "Reset Order," issued on February 23rd of 2016 and which forbade the ESCOs from serving the residential and small business market – those consumer groups most harmed by the rampant overcharging – unless they guaranteed in writing savings in comparison to what the customer would have paid their traditional utility company. As Governor Cuomo said in his announcement about the Order – the State would adopt "zero tolerance for these unscrupulous companies, whose business model is to prey on ratepayers with promises of lower energy costs only to deliver skyrocketing bills." The Governor also unveiled a comprehensive action plan to protect residential and small commercial consumers from unfair and deceptive business practices by ESCOs.

The ESCOs' response was to sue the State of New York and get enforcement blocked. The result -- on July 14th, the Public Service Commission voted for an interim moratorium prohibiting ESCOs from recruiting low-income customers. Though a victory for New York's low-income and fixed-income households, and for PULP and other advocates, this remains an interim order. PULP, while a champion for low- and fixed-income consumers,

Career Opportunities

Fall Interns

NLIHC is accepting resumes for fall 2016 internship positions. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues, with excellent writing and interpersonal skills.

The available positions are:

Field Intern. Assists the NLIHC Field team in creating email campaigns focused on important federal policies, writing blogs, managing our database of membership records, mobilizing the field for the legislative efforts, and reaching out to new and existing members.

Research Intern. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for Memo to Members, attends briefings, and responds to research inquiries.

Communications/Media Intern. Prepares and distributes press materials, assists with media research and outreach for publication releases, and works on social media projects. Maintains the media database and tracks press hits.

These positions begin in September and run until December and are at least 20-30 hours a week. Two semester placements are possible. NLIHC provides modest stipends.

A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you are applying and that you are interested in a fall 2016 internship.

Interested students should send their materials to: Paul Kealey, Chief Operating Officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to pkealey@nlihc.org.

Multifamily Systems Specialist

NYS Homes and Community Renewal has an opening for an Albany-based Multifamily Systems Specialist in the Office of Finance and Development. The position involves producing reports and maintaining the SHARS database. Software utilized in the position includes: Sybase InfoMaker, Oracle, SHARS (HCR mainframe database), MS Access, MS Excel, MS Word, MapInfo and/or ArcGIS.

Qualifications include a Bachelors degree, and two years relevant experience in data analysis and reporting. For more information, visit www.nyshcr.org/AboutUs/JobOpportunities/hp/OFDMultifamilySystemsSpecialist.pdf.
EOE

See other NYS HCR job openings at www.nyshcr.org/AboutUs/JobOpportunities/hpcareers.htm.

Loan Processing Technician

A job opening exists at Rural Development in Syracuse for a Loan Processing Technician for single family mortgages. The position provides a variety of advance services and technical support assistance to underwriting staff in order to assist with loan making activities under Rural Development Single Family Housing loan programs. The position involves review of application documents to ensure all required information is properly completed and obtains supplemental information from external sources to verify employment, credit, assets, and household income.

This position has the promotion potential to a grade 7. Occasional travel required. Rural Development offers a friendly and professional working environment and excellent benefits as: alternative work schedules, paid vacation and sick leave, paid holidays, retirement and supplemental savings plan, health, dental, vision, and life insurance plans, flexible spending accounts, and long-term care insurance. For more information and to apply, visit: www.usajobs.gov/GetJob/ViewDetails/445189100.
EOE

Program Manager

PRIDE of Ticonderoga is seeking an experienced professional to develop and manage the organization's state and regional grant programs. A minimum of a Bachelor's Degree is required along with excellent verbal and written communications skills. Two years of project management experience and five years of experience in a supervisory role are preferred.

Send cover letter, resume and a sample of your writing to PRIDE of Ticonderoga, PO Box 348, Ticonderoga, NY 12883 or email sreynolds@prideofticonderoga.org.
EOE

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.

HomeSmartNY Hires Executive Director

HomeSmartNY has announced the appointment of Jennifer Murphy as its first Executive Director. Jennifer has over 20 years of non-profit management experience. She brings a significant background in providing training, capacity building and technical support for housing counseling agencies to HomeSmartNY's membership network. Jennifer's past experience includes Director of Lender/Service Relations at the Center for NYC Neighborhoods; Community Development Specialist at Bank of New York Mortgage; Executive Director of All AHEAD, Inc.; and Counseling Director for NJ Citizen Action. Jennifer also serves on the advisory board of National Housing Resource Center.

Jennifer states, "Our main goal will be to create value proposition to the housing counseling agencies. I want to create a connection to HomeSmartNY where organizations and funders know that being a HomeSmartNY organization signifies access to the highest quality counseling through the best educated counselors anywhere."

HomeSmartNY plans to achieve this goal by providing quality train-

ing for housing counselors through its local chapters; developing and sharing best practices for housing counselors; providing forums to address issues affecting counseling and homeowners on the local, state and national levels; and benefitting both housing counselors and consumers across the state by serving as a centralized access point for information, networking, and/or services.

Plans are currently under way for HomeSmartNY's Annual Conference to be held on September 20 – 21st at the Albany Hilton in Albany. This year's conference's theme will be Moving Forward Together. The event will focus on developing strong partnerships between HomeSmartNY's members and other professionals like lenders, servicers, Realtors and credit unions. Discussions will focus on

state and national advocacy issues as well as partnering in the areas of home purchase; post-purchase counseling after the housing crisis and using technology in housing

counseling.

HomeSmartNY is New York State's largest network of professional, unbiased, nonprofit homeownership advisors. Our network of over 70 nonprofit organizations deliver trustworthy, up-to-the-minute information, trainings, and one-on-one coaching on homeownership. The information and assistance provided helps homebuyers successfully navigate the complex process of becoming a successful homeowner.

All not-for-profit housing counseling agencies and housing counselors are encouraged to join HomeSmartNY to benefit from its information. To find out more about HomeSmartNY, its conference and trainings, please visit www.homesmartny.org. Jennifer Murphy can be reached at jennifer@homesmartny.org.

Your Ad Here

Advertising in Rural Delivery is a great way to get your message out to your colleagues, policy makers, and folks that are interested in community development and safe housing.

Rural Delivery ads are affordable and customizable. Discounts on advertising rates available to members of the Rural Housing Coalition.

For more information, call Colin at (518) 458-8696x14

New York State Rural Housing Coalition, Inc. Annual Meeting Notice

The Annual Meeting of the New York State Rural Housing Coalition will take place on Friday, September 16th during the closing luncheon of the 2016 Affordable Housing and Community Development Conference in Oswego. The Annual Meeting location will be at the Lake Ontario Conference Center, 26 East First Street, Oswego, New York.

The Meeting will begin at approximately 1:00 PM, and include the election of members of the Board of Directors, along with such other business as may come before the membership. The annual meeting is open to the public.

New Markets Tax Credits Webinar

NDC will offer a webinar on the New Markets Tax Credit on August 25th. To many economic development practitioners, the New Markets Tax Credit (NMTC) offers promise as a tool to get deals done but understanding how to use it in an actual project often proves challenging. This course takes participants through a general understanding of the program to detailed, step-by-step application in actual deals. NDC, as a recipient of one of the largest NMTC allocations, is at the leading edge in developing and applying the best models for this powerful economic development tool.

This course addresses the following topics: Outline of the NMTC program; How funds flow through an NMTC deal; and Determining the amount of tax credits available to investors.

The webinar will run from 1:00-4:00 PM on the 25th. Webinar registration is \$250 per person.

For more information, visit <https://nationaldevelopmentcouncil.asapconnected.com/CourseDetail.aspx?CourseId=24057>.

IRS Issues 50(d) Income Temporary Rule On Historic Tax Credits

On July 22nd the Internal Revenue Service published in the Federal Register a Temporary Regulation dealing with so-called Section 50(d) income generated by the Master Tenant legal structure. The Regulation is called "Income Inclusion When Lessee Treated as Having Acquired Investment Credit Property."

The Regulation does three things:

- 1) Determines that 50(d) income is a partner, not a partnership tax liability.
- 2) Prohibits a partnership basis in-

HUD Posts NHTF Maximum Rents And Eligible Income Limits

HUD posted to the HUD Exchange national Housing Trust Fund webpage the maximum rents that can be charged to eligible extremely low income (ELI) households occupying HTF-assisted units. HUD has also posted ELI income limits.

The interim HTF rule limits the maximum amount in rent and utilities that an ELI household can be charged to be the greater of 30% of the federal poverty line or 30% of the income of a household at 30% of the area median income (AMI),

with adjustments for the number of bedrooms. An ELI household is one whose annual income does not exceed 30% of AMI. The interim rule also provides that when there is less than \$1 billion in the HTF, 100% of all assisted households must be ELI households or households with income at or below the poverty line (whichever is greater).

The rent limits are at: <http://bit.ly/2a6GH4K>. The income limits are at: <http://bit.ly/29Zn3WO>.

Fundraising/Finance Relationships Webinar

The NonProfit Times will hold a free webinar on August 18th, beginning at 2:00 PM on *The Collaborative Nonprofit: Building Better Relationships Between Fundraising and Finance*.

Fundraising and finance departments are critical to leading the growth and success of nonprofit organizations. Nearly 55% of fundraising and 45% of finance professionals believe their departments are not at all or only "somewhat" collaborative with each other.

This webinar will help you to:

- Dive into strategies for improving cross departmental collaboration
- Demystify commonly misunderstood jargon and management strategies
- Empower leaders and give opportunities for information sharing

Registration is required. To register, visit: <https://cc.readytalk.com/registration/#/?meeting=acct02wrec0n&campaign=qcodcdvywgl>.

Temporary Regulation over the next 90 days.

Nixon Peabody and the Historic Tax Credit Coalition will host a workshop on the impacts of these changes on August 10th, beginning at 2:00 PM. In person and teleseminar options are available. For registration information, visit: www.cvent.com/events/new-from-the-irs-guidance-on-50-d-income/event-summary-224915-af86f84c879aa61473dde83eb4.aspx?i=5911ea21-67ce-437b-88-d5-7182d8897698.

crease for an investor taking the 50(d) income.

3) Allows the election of acceleration of the income to the partner if the partner exits the partnership outside the five-year compliance period. In the alternative, an investor can choose to take the income over the remaining life of the partnership, even if it has exited the partnership after the compliance period.

The new Regulation will go in effect for projects placed in service on or after September 19, 2016. The IRS has invited comments on the

ESCOs Continued

Continued from Page 4

believes that ESCO reform should be extended to all residential customers. As we proceed therefore, we are hoping that you will partner with us in discovering residential consumers in your community who may have been victim to deceptive business practices by an ESCO. Please look at the survey on Page 9. If you have intake records, even if anecdotal, in your office related to this issue please share them with us. If you suspect that slamming or any of the above predatory activities described above have taken place in the communities in which you work, consider distributing this survey and having it remitted to PULP, 90 South Swan Street, Suite 401, Albany, New York 12210. All information gathered will remain private. Prior to it being used in an effort to assist the consumer, the consumer will be contacted to determine their willingness to reveal their name.

By
Richard Berkley, Esq.
The Public Utility Law Project of
New York

Status Update

On July 25th, State Supreme Court Justice Henry Zwack struck down New York’s attempt to clamp down on independent energy service companies with strict new rules, calling the effort “arbitrary” and “irrational.” He vacated new regulations that were announced by Gov. Andrew Cuomo in February following approval by the state Public Service Commission.

PSC officials responded they would to continue efforts to rein in the ESCOs. The PSC had ordered all ESCOs to stop selling electricity and natural gas to residential and small commercial customers unless the ESCO offered renewable energy or guaranteed a price no higher than the utility. The companies were given 10 days to comply. They sued instead.

PSC spokesman James Denn said the legal issues raised by the judge were “procedural flaws” that could be fixed. “Make no mistake, we are putting an end to deceptive ESCO practices that harm electric and gas customers.”

Mixed Use Real Estate Finance

NDC will host a training in Los Angeles from October 12th to 14th on financing mixed-use real estate deals. Small cities and urban neighborhoods are at their best when their historic Main Street districts pulse with uses and activities that bring a community alive: residential, retail, entertainment, services and public spaces. Older districts have special opportunities for adaptive reuse—with buildings that are ideally suited to multiple uses (retail/office, residential/retail, etc.) in one structure. Understanding how to finance mixed-used development as a way to catalyze Main Street, energizing it with shopping, dining, culture and entertainment, is critical for communities. This course explores debt, equity and public/private financing tools available for Main Street redevelopment.

For more information, visit:
<https://nationaldevelopmentcouncil.asapconnected.com/Courses.aspx?CourseGroupID=4631>.

Visit our website at www.ruralhousing.org
‘Like’ us on Facebook for up-to-the-minute news.



79 North Pearl Street
Albany, New York 12202

Energy Service Companies (ESCO) SURVEY

(All responses will be kept private and confidential)

- How did you make contact with the ESCO salesperson
_____ By phone? _____ In person? _____ At a mall or street corner? _____ Do not recall
- Did the salesperson identify him/herself as an ESCO employee?
_____ Yes _____ No _____ Do not recall
- Were you told that your energy bill (i.e. gas and/or electricity) would be lower?
_____ Yes _____ No _____ Do not recall
- Were you told that your utility service bill would be lower?
_____ Yes _____ No _____ Do not recall
- If you switched to an ESCO service, and have checked the utility's website, are you paying more than you would have paid had you not switched to an ESCO service?
_____ Yes _____ No
- Did you sign an agreement with an ESCO? _____ Yes _____ No
- Was your utility provider changed without your consent? _____ Yes _____ No
- Do you receive any government assistance such as
_____ HEAP _____ SNAP (food stamps) _____ Medicaid
_____ SSI _____ SafetyNet?
- Are you enrolled in a discount or other payment assistance program with your utility?
_____ Yes _____ No _____ Do not recall
- How many people live in your household (including both family and non-family members)?
_____ Yes _____ No _____ Do not recall
- What is the estimated total annual income of your household (including both family and non-family members)? \$ _____

Please indicate the County in New York in which you reside _____ Zip Code _____

If you would be willing to speak to a Public Utility Law Project (PULP) representative, how may we contact you?

Email: _____ @ _____ or

Phone: (_____) _____

Please return completed survey to

The Public Utility Law Project (PULP)
90 South Swan Street, Suite 401,
Albany, New York 12210