



New York State Rural Housing Coalition, Inc.

January, 2018

Tax Bill Impacts On Housing Home Ownership And NonProfits Potential Losers

The House and Senate recently passed a tax reform bill that will significantly alter the landscape of the housing industry and the non-profit sector.

Charitable Deductions

The charitable deduction remained in both the House and Senate versions of the tax reform legislation. However, the doubling of the standard deduction is likely to significantly reduce the number of households that will make significant cash donations to nonprofit agencies on a regular basis, or in response to capital campaigns or annual appeals. According to the Philanthropy Roundtable, 71% of charitable giving in the US comes from individual donors, and these private contributions offset 13% of the operating budgets in the non-profit sector. According to a National Center for Charitable Statistics study published in 2012, 56% of households give to secular nonprofits, at an average of \$863 per household, per year.

Leaders of nonprofits are scrambling to understand how this might impact their budgets in future years, and create strategies for keeping their donor base responsive to local charitable needs, once the motivation of the charitable donation is

eliminated. The Indiana School of Philanthropy estimates that charitable giving will decrease by \$13 -20 billion as a result.

Mortgage Interest Deduction

The tax reform act's impact on home purchases will be guided by whether affordability of the PITA is based on the income tax-deductibility of the mortgage interest. The mortgage interest deduction will be capped on the first \$750,000 of mortgage debt, which may have an impact in very expensive housing markets. In much of rural New York, this change is not expected to have much of an impact, as the majority of homes do not approach the three quarter million dollar price point.

In addition, interest on home equity loans not used for improvements to the home will no longer be deductible, even if the loan was taken out prior to 2017.

SALT

The capping of the deduction for state and local taxes at \$10,000 will definitely hurt property owners across New York State. This provision limits the deduction for the total of state income taxes AND county and local property and school taxes to a figure that can be easily exceeded in many communi-

ties of the state, particularly in the Hudson Valley, it is not unheard of for a modest home to have property taxes at well over \$10,000 per year. These property taxes, combined with state income tax, will no longer be fully deductible. This change will dramatically alter household budgets and home affordability for many homeowners on the margins, and it will make it more difficult to budget for home purchase by lower income first time homebuyers.

Tax Credits

The Historic Tax Credit and the 4% Low Income Housing Tax Credit were preserved in the final legislation. The Historic Credit remains at 20%, but the deduction is now spread over five years under the new legislation.

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RD Rural Delivery

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

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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: 79 North Pearl Street, Albany, New York 12207
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Bits and Pieces...

Application Software Now Retired

The PDF application software used to apply for HUD grants through *Grants.gov* was retired effective December 31st. *Grants.gov* will now be using a software platform known as Workspace. To learn more about the Workspace variations, and review a tutorial, visit www.grants.gov/web/grants/applicants/workspace-overview.html.

VA Deadline For GPD Program

The Veterans Administration posted a NOFA for the Grant and Per Diem program on November 2nd. Applications are due on February 28th.

To continue to meet the evolving needs of homeless Veterans, the Grant and Per Diem (GPD) Program is changing. The transformation involves implementing a competitive, time-limited grant process that will require currently funded GPD community providers to reapply for funding so that GPD grantees are located where their services are needed most by homeless Veterans.

The program description and links to resources can be found at www.va.gov/HOMELESS/GPD.asp.

RPC Second Draw Documents Released

Drawdown forms for the January payment of RPC contracts were issued on December 27th. If you did not receive your forms for completion and submittal by email, please contact Tracey Jordan at NYSHCR at Tracey.Jordan@NYSHCR.org.

RTEM Funding

NYSERDA has matching funds available for multi-family projects that install Real Time Energy Management systems. Visit: www.nyserda.ny.gov/All-Programs/Programs/Real-Time-Energy-Management for more information.

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.

HCR Open Window For Economic Development Projects

NYS Homes and Community Renewal, Office of Community Renewal, is accepting Pre-Submission Forms for Economic Development and Small Business Assistance on a rolling basis. The CDBG Economic Development and Small Business Assistance Applications continue to operate through an Open Round process in the Consolidated Funding Application (CFA) portal. The open window for submission is designed to better serve the business needs of small enterprises, which often must secure financing quickly. The Open Round applications involve a two-step process. First, an applicant must complete a preliminary application called the Pre-Submission Form. The Pre-Submission Form will be reviewed by the Office of Community Renewal. If the Pre-Submission form meets CDBG program requirements, the applicant will receive a formal invitation to apply. The invitation to apply will allow the applicant to proceed to the second step, the full application. An applicant must complete the full application in the CFA portal within 60 days of the invitation to apply.

As these are CDBG funds, the application must be submitted by a governmental entity, such as a village, town or county government.

To learn more about financial assistance for businesses in your community, review the information and links at www.nyshcr.org/Programs/NYS-CDBG/EconomicDevelopment.htm.

Please note that Micro-enterprise applications are still included in the competitive annual CFA round, and are not accepted under the open window.

Home Depot Grants Open February 1st



The Home Depot Foundation will accept applications from nonprofit organizations using volunteers to address the physical needs of their communities beginning February 1, 2018.

Through its Community Impact Grants program, the foundation will award grants of up to \$5,000 (in the form of Home Depot gift cards that can be used to purchase tools, materials, and services) for projects aimed at repairing, modifying, weatherizing, or otherwise improving low-income and/or transitional housing or community facilities. Priority will be given to programs that use volunteers to serve veterans with home-improvement needs.

Only IRS-registered 501(c)(3) nonprofit organizations and tax-exempt public service agencies (e.g., police/fire departments) in the United States are eligible to apply. In addition, grants must support work completed by community volunteers in the US, and projects must be completed within six months following notification that the grant has been awarded.

For complete program guidelines and application instructions, see the Home Depot Foundation website at <https://corporate.homedepot.com/grants/community-impact-grants>. While the Community Impact Grants program typically operates on a rolling 12-month cycle, grants are awarded on a first-come first-serve basis until funding is exhausted.

Greater Good Leadership Program

Since 2014, the Allstate Foundation has partnered with the Kellogg Center for Nonprofit Management at Northwestern University to conduct the Greater Good Nonprofit Leaders Program. Leaders emerge from Greater Good positioned to further transform their organizations, their communities, and the nonprofit sector as a whole. The training program includes assessment, executive coaching, and individual development opportunities.

This training program is designed for nonprofit executives with 10 or more years of professional experience; 5 years in a leadership role, and at least 3 years working in the nonprofit sector. The training program is conducted in 9 days, spread over a 6 month period.

Greater Good taps the expertise of renowned academic practitioners from the Kellogg Center for Nonprofit Management who possess a deep understanding of the needs of the nonprofit sector. Faculty do not simply lecture on topics, but rather engage the cohort in meaningful dialogue about a wide range of critical leadership and management topics, such as developing high-performing teams, negotiating for mutually beneficial outcomes, guiding difficult conversations, and understanding a nonprofit's financial position. Travel expenses to the Illinois trainings are covered by The Allstate Foundation.

The application deadline for the 2018-19 class is expected in mid-May, 2018. To review the program guide for the current year's training, visit: www.allstatefoundation.org/pdf/2018_program_guide_final.pdf.

Board Leadership Training In CNY

The Gifford Foundation in Syracuse is sponsoring a Board Training series to promote leadership this coming spring.

The workshops provide an overview of how board members add value, how to make the connection between your passion and area nonprofits, what it means to be a nonprofit and more. Topics include organizational lifecycles, group dynamics, networking and conflict resolution.

In 2018 the 9-week course begins on March 28th and is offered each Wednesday night through May 24th (no class 4/25) with graduation on May 30th. Classes run from 5:30 PM to 8:00 PM at the CNY Philanthropy Center and a light meal is provided. The cost is \$50 with scholarships available. Applications will be available online starting February 5th with a deadline of March 5th. For further information contact Sheena Solomon at sheena@giffordfoundation.org.

Nonprofit Website Rebuilds Coming In 2018

48 IN 48 will be holding a 2018 website build for nonprofits in New York City next fall. The 48 IN 48 event brings together web professionals to help nonprofits upgrade their online presence, including maintenance and updating training. 48 websites will be built in 48 hours. To apply to participate in getting your website built or rebuilt on a Wordpress platform, visit: <https://48in48.org/nonprofit-application/>. Note- this opportunity is limited to organizations with budgets below \$3 million.

Career Opportunities

Executive Director

Frontier Housing Corporation is accepting applications for the position of Executive Director. A BS or BA degree or AS degree from an accredited community college with 5 years experience is desired. The applicant should have at least 2 years experience along with a proficiency in word processing and accounting programs. Frontier has a portfolio of affordable rental real estate, and operates housing rehab programs in a service area located west of Watertown, NY. A complete job description is available by calling FHC at (315) 639-3940. All resumes may be submitted to Frontier Housing Corporation, PO Box 56, Dexter, NY 13634.

Site Manager

Belmont Management is looking for a full time site manager for 2 apartment complexes in Buffalo, NY. Duties include leasing units, certifying tenants, collecting rents, supervising staff and negotiating with contractors. Must have excellent computer and people skills. Experience a plus! Send resume/references to: HR, 215 Broadway, Buffalo, NY 14204 or fax to (716) 854-2981. EOE

Housing & Community Development Director

Chautauqua Opportunities, Inc. (COI) seeks an exceptional professional to lead its Housing and Community Development division. S/he will work with a talented team of 10 people to help advance COI's vision of empowering individuals and families, while building and transforming communities to achieve social and economic success. A complete position description, including responsibilities should be reviewed here before applying <https://raffa.com/nonprofitsearch/currentsearches/documents/coih-cdd.pdf>. Should you have any questions please contact Executive Search Consultant, James Sunshine at jsunshine@raffa.com or (202)955-6742.

EOE

Development Project Manager

The Community Builders are looking for a Development Project Manager in the Albany area. Looking for a mission driven Development Project Manager to join the Albany-based team and support efforts to grow a portfolio of affordable and mixed-income housing projects. This individual will have responsibility for implementing real estate development projects from initial conception through closing, construction, and stabilized occupancy, delivering quality finished products on schedule and within budget. For more details, visit: www.tcbinc.org/2015-10-15-16-47-38.html. EOE

Community Manager

Conifer Realty seeks Community Managers in Little Valley, Hyde Park, and Peekskill, NY. Successful candidates must have 1+ years experience preferably as a site manager with apartment association staff management experience in affordable housing; prior Tax Credit (LIHTC) experience or knowledge of Compliance regulations helpful.

For more information, visit www.coniferllc.com/careers/job-openings. EOE

Career Opportunities

House Monitors

Community Housing Innovations has full and part time openings in Suffolk, Nassau, Dutchess and Orange Counties for House Monitors. House Monitors assist in providing a safe and secure environment for the population that we serve. Good oral and written communication skills a must. High School Diploma or GED required. For more information, visit <http://chigrants.org/about-us/careers/>. EOE

Director of Property Management

Winn Companies seeks a Director of Property Management for an extensive portfolio of rental homes in the Fort Drum area, totalling 1586 new units and 2249 renovated apartments.

Qualifications: Bachelors degree in business management and 5-7 years experience in real estate, preference given for military real estate experience. For more information, visit: <https://usr53.dayforcehcm.com/CandidatePortal/en-US/winn/Site/MilitaryHousing/Posting/View/7336>. 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 online.

Director, Office of Fair and Equitable Housing

NYSHCR currently has an opening for a Director for the Office of Fair and Equitable Housing, located either in Albany or New York City. The Director collaborates with governmental agencies, nonprofits, and for-profit entities to further fair housing efforts. The Director has the responsibility of managing daily operations of FEHO and will work closely with legal, policy and program staff, as well as work independently. Requirements include a law degree or Masters in Public Administration or Urban Planning and 5 years experience in affordable housing, fair housing, or civil rights. For details, visit www.nyshcr.org/AboutUs/JobOpportunities/OPSDirectorFEHO.pdf. EOE

Service Designer

NYSHCR seeks a technical professional to serve as Service Designer who is eager to apply their expertise to improving the lives of New Yorkers across the state. The agency continuously invests in thinking about how we deliver services to the public and to ensuring that our internal processes are efficient. The goal is to make both public facing and internal operations as customer centered and efficient as possible.

Responsibilities include but are not limited to:

- Facilitate user interviews, testing, and workshops to make recommendations regarding how to improve both public facing and internal processes
- Understand the business, using techniques such as mapping the customer journey
- Work alongside LEAN team to redesign processes
- Interact across the agency to build internal capabilities for Design thinking
- Design and build dashboards/ distill qualitative and quantitative insights.

For more information, visit: www.nyshcr.org/AboutUs/JobOpportunities/OPSServiceDesigner.pdf. EOE

Resident Occupancy Specialist

The Community Builders seeks a Resident Occupancy Specialist for a project in Schenectady. The ROS will have responsibility for providing a superior level of customer service to the residents, guests and team members at the property site. This role is responsible for showing and leasing apartments, assisting in the moving process and providing administrative support to the Community and/or Services Maintenance Manager for a variety of property related tasks. She/he will adhere to the company's Mission Statement and ensure the site is in compliance with all regulatory requirements. Candidates with experience in Section 8 housing and LIHTC are preferred. View the job description at www.tcbinc.org/2015-10-15-16-47-38.html. EOE

NOFA For Transitional Living Grants For Homeless Youth Expected

The Administration for Children and Families, Administration on Children, Youth and Families' Family and Youth Services Bureau (FYSB) announces the availability of funds under the Transitional Living Program (TLP) and Maternity Group Home (MGH). The purpose of FYSB's TLP and MGH grant programs are to implement, enhance, and/or support effective strategies for successful transition to sustainable living for runaway and homeless youth ages 16 to under 22 and/or pregnant and parenting youth ages 16 to under 22 and their dependent child(ren). Both projects must provide safe, stable, and appropriate shelter for 18 months and, under extenuating circumstances, can be extended to 21 months and provide comprehensive services that supports the transition of homeless youth to self-sufficiency and stable, independent living. Through the provision of shelter and an array of comprehensive services, TLP youth

will realize improvements in four core outcome areas (i.e., safe and stable housing, education/employment, permanent connections, and social and emotional well-being.) Grants awarded under this announcement will have a start date of May 1, 2018 and the project period will be 41 months. The initial award will be for 17 months and run from May 1, 2018 through September 29, 2019. Applicants should not request more than \$241,660 for the initial award. In addition to the initial 17 month award, the 41 month project period will include two 12-month non-competing continuation awards of not more than \$200,000 each. The total 41 month project period should not exceed \$641,660. The deadline for applications is expected to be announced around January 10th, with an application deadline of March 11th. Check the *Grants.gov* website for updates on Opportunity Number HHS-2018-ACF-ACYF-CX-1352.

Save the Date

The LIFE 2018 Statewide Conference has been scheduled for May: The New York State Public Service Commission and the New York State Energy Research and Development Authority (NYSERDA), in cooperation with the LIFE Steering Committee, are proud to announce the LIFE 2018 Statewide Conference will be held on May 22nd and 23rd, 2018 at the Albany Capital Center in Albany, New York.

The Conference features more than 45 sessions, including valuable trainings for contractors, CBOs, and attorneys. Through interactive and innovative sessions, attendees can expect to learn new skills and gain expertise on energy assistance programs, low-income energy policy, emerging energy issues, innovative programs, consumer protections, and best practices.

Don't miss the premier New York State low-income energy event! Details including registration, agenda, lodging, sponsorships and other conference activities will be available in March. LIFE, the Low-Income Forum on Energy, is a unique statewide dialogue that brings together organizations and individuals committed to addressing the challenges and opportunities facing low-income New Yorkers as they seek safe, affordable and reliable energy. Learn more at www.nyserda.ny.gov/All-Programs/Programs/Low-Income-Forum-on-Energy.

Skatepark Grants Due

The mission of the Tony Hawk Foundation is to promote high-quality public skateparks in low-income areas across the United States. To that end, grants of up to \$25,000 will be awarded to encourage and facilitate the design, development, and construction of quality skateboard parks and facilities in low-income communities in the United States. Applications are due by January 10th.

The facilities should be built from concrete by qualified and experienced skatepark contractors; include local skaters in the planning, fundraising, and design process; be situated in low-income areas or areas with a high population of "at-risk" youth; demonstrate a strong grassroots commitment to the project, particularly in the form of fundraising by local skateboarders and other community groups; and have a creative mix of street obstacles (rails, ledges, stairs, etc.) and transition/vert terrain (quarterpipes, bowls, halfpipes, etc.). In addition, the skateparks should encourage skaters to look after their own safety and the safety of others without restricting their access to the park or over-regulating their use of it; be open during daylight hours, 365 days a year; not charge an entrance fee; and be in areas that currently have no skateboarding facilities.

To be eligible, applicants must be an organization interested in building free, public skateparks in low-income communities in the United States.

For complete program guidelines and application instructions, visit <https://tonyhawkfoundation.org/skatepark-grants/grant-application/>.

HUD Issues FAST Act Interim Rule On 202/811 Income Calculation

HUD published an interim rule on December 12th that amends March 8, 2016 regulatory language for public housing, vouchers, and HUD Multifamily rental housing assistance programs. The interim rule aligns the March 2016 regulatory flexibilities with those provided in the 2015 “Fixing America’s Surface Transportation” (FAST) Act. In addition, the interim rule extends to Multifamily programs two of the administrative streamlining changes that were adopted in the March 8, 2016 final rule for public housing and vouchers.

The interim rule implements FAST Act provisions that allow public housing agencies (PHAs) and owners of multifamily housing (Section 8 Project-Based Rental Assistance or PBRA, Section 202 housing for elderly people, and Section 811 housing for people with disabilities) to conduct full income recertification for households with 90% or more of their income from fixed-income (such as Social Security) every three years instead of annually. (The March 8, 2016 rule did not have the FAST Act’s 90% provision; it merely applied to any fixed-income.) The interim rule also modifies the March 8, 2016 streamlining regulations so that the procedures for families meeting the 90% fixed-income threshold of the FAST Act are as similar as possible to those for families who receive some, but less than 90%, of their income from fixed-income sources.

During years two and three after a full income review, PHAs and owners in the public housing, voucher, and Multifamily programs may determine a family’s fixed-income by using a verified cost of living ad-

justment (COLA) or rate of interest on the individual sources of fixed-income. In the case of a family with at least 90% of the family’s unadjusted income from fixed-income, an owner or PHA using streamlined income verification may, but is not required to, adjust the non-fixed income. For families with at least one source of fixed-income but for which less than 90% of the family’s income is from fixed-sources, owners and PHAs must verify and adjust non-fixed sources annually.

On January 6, 2015, HUD issued a proposed rule to implement several statutory changes made in the FY14 appropriations act and to make multiple administrative streamlining changes across several HUD programs. In that proposed rule, some of the additional streamlining changes applied only to the public housing and voucher programs, not to Multifamily programs. Given feedback on the rule, HUD issued the December 2017 interim rule to expand to Multifamily programs the utility reimbursement and asset declaration flexibilities finalized for the public housing and voucher programs in the March 8, 2016 final rule. The interim rule allows an owner to:

- Make utility reimbursements of \$45 or less on a quarterly basis. If an owner chooses this flexibility it must also have a policy to assist residents for whom quarterly reimbursements would pose a financial hardship.
- Accept family declarations of assets under \$5,000. Third-party verification of all family assets would be required every three years.

House Committee Passes Bill On GSEs

The House Financial Services Committee passed 13 bills on December 13th, including HR 4560, the “GSE Jumpstart Reauthorization Act of 2017.” HR 4560 would require the Federal Housing Finance Agency Director to suspend payments to the national Housing Trust Fund (HTF) in any fiscal year that he acts to reestablish a capital buffer for the government-sponsored entities (GSEs) Fannie Mae and Freddie Mac. The HTF is funded through a small fee on the GSEs’ earnings. The GSEs’ capital buffers will be reduced to zero in 2018 because all of their profits are currently being swept to the Treasury, and FHFA has explored retaining dividends to bolster the GSEs’ financial security. The Committee passed the bill on a 33-27 vote, with Representative Tom MacArthur and all Democratic members voting against the measure. Ranking Member Maxine Waters offered an amendment to eliminate the provision jeopardizing payments to the HTF, which failed along party lines. The bill will now move to the House floor for a vote.

The Housing Trust Fund is the first federal housing resource in a generation designed to help build and preserve rental homes affordable to people with the lowest incomes. It is specifically designed to address the housing needs of America’s lowest income seniors, people with disabilities, families with children, and the homeless. If HR4560 is enacted, funding for the HTF will likely be suspended until Congress enacts legislation to reform Fannie Mae and Freddie Mac, which have been in government conservatorship for nearly a decade.

Building The National Affordable Housing Movement

NLIHC's 2018 Housing Policy Forum taking place in Washington, DC, March 19-21, 2018, will focus on building the affordable housing movement in 2018 and beyond. In the summer of 2017, advocates in sixty communities around the country participated in the "Our Homes, Our Voices" National Housing Week of Action with press events, letter-writing and call-ins to elected officials, teach-ins, rallies, Twitterstorms, and more. In the fall, thousands of tenants and activists in dozens of cities around the country participated in marches, rallies and other actions during a "Renters Week of Action," protesting proposed cuts to affordable housing funding. The movement is growing and expanding, and NLIHC's 2018 Housing Policy Forum will engage advocates, residents, affordable housing providers, and others on

taking the movement to the next level. Registration for the Forum is open now.

The Forum will provide sessions and workshops on the threats and opportunities for affordable housing in 2018 and beyond; the state of fair housing on the 50th anniversary of the Fair Housing Act; a new national campaign to expand the affordable housing movement with non-traditional allies in health, education, faith, civil rights, and other sectors; the keys to state, local, and resident-led organizing; making housing an issue with the media; and effective story-telling for affordable housing. The Forum will also delve into the current US political and legislative environment in the run-up to the 2018 elections; mobilizing nonpartisan voter and candidate engagement; using dynamic research to change the

story and influence policy solutions; ensuring housing protections for LGBTQ individuals; and housing the formerly incarcerated. There will also be opportunities to engage with leaders and staff in Congress and at HUD on affordable housing challenges, solutions and priorities.

A limited number of shared-lodging hotel scholarships to attend the 2018 Housing Policy Forum will be awarded on a first-come-first-served basis to low income residents who are NLIHC members and who pay to attend the Forum. Scholarships will be awarded to ensure a broad geographic distribution. A special session for low income residents will be held on the morning of March 19th. For more information about the scholarships, visit <http://nlihcforum.org> or contact James Saucedo at: jsaucedo@nlihc.org or (202) 662-1530 x233.

Visit our website at www.ruralhousing.org
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