



Lost In Other News:

The State Budget

In Albany in Spring, there is not much that is more newsworthy than the state budget, at least in non-pandemic years. Amid all of the news reports about keeping the public safe from the deadly Covid 19 virus, enactment of the 2020-21 New York State Budget happened virtually under the radar in early April.

As adopted, the capital projects fund totals \$230.2 million in funding, including:

- AHC: \$26 Million
- Homes for Working Families: \$14 Million
- HOPE/RESTORE: \$1.4 Million
- Housing Trust Fund: \$44.2 Million
- NY Main Street: \$4.2 Million
- Public Housing Modernization: \$6.4 Million
- Access to Home: \$1 Million
- HHAP: \$128 Million
- Manufactured Home Program: \$5 Million

Funds for various housing programs were shuffled from prior years, with many activities shifted to the Mortgage Insurance Fund. A total of \$182.316 Million was budgeted for various programs from the MIF and the Aid to localities budget, including \$40 Million for CDBG, and \$32.5 Million for Wea-

therization.

On the Aid to Localities budget line, \$90.485 Million was allocated for:

- Housing Development Fund: \$15 Million
- CDBG: \$40 Million
- Weatherization: \$32.5 Million
- Local Area Program: \$2.985 Million

The Mortgage Insurance Fund has become the support system for many of the programs used in rural parts of the state, and this year the Fund was tapped to provide:

- Rural Rental Assistance: \$21 Million
- Neighborhood Preservation Program (NPC): \$12.83 Million
- Rural Preservation Program (RPC): \$5.36 Million
- HHAP Supportive Services: \$42.641 Million
- HOPP: \$10 Million

The big increases in funding in this year's budget are found in the response to homelessness. The HHAP budget was doubled from last year to \$128 Million, and a new HHAP supportive services program was funded at \$42.641 Million. Together, these programs represent \$106.641 Million in new homeless housing funding.

RPC funding is identical to the

2020 appropriation, so there should not be any surprises as the RPCs go to contract for the coming program year.

The inclusion of \$10 Million for the HOPP program ensures that foreclosure prevention services will continue to be provided.

It is worth noting the hard work of all of the Rural Advocates that met repeatedly with their legislators to fight for continued funding for these important programs and services. Please thank Blair Sebastian and all of his volunteers for their efforts to guarantee that we can do this important work.

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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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Colin McKnight
Deputy Director

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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
Tel: 518/458-8696 * Fax: 518/458-8896

Web Site: www.ruralhousing.org



Bits and Pieces...

Tax Abatements Webinar

Goldstein Hall will partner with ANHD to host a Legal Training Series Webinar: Tax Abatements for Affordable Housing Development: 420-a, 420-c & Article XI on Wednesday, May 20th, 2020 from 10:00 AM to Noon.

This important training will explain the different tax abatements available, their requirements, and how they affect your affordable housing project. You will learn how a building qualifies for each tax abatement and the rules and regulations that they must follow to maintain the abatement. Register at <https://anhd.org/trainings/tax-abatements-affordable-housing-development>.

Google For NonProfits

Google is making a number of online services available to nonprofit agencies through their Google For Nonprofits program. Benefits include Google Ad Grants, G Suite for nonprofits, access to Google Earth and mapping services, among other benefits. Learn more at www.google.com/nonprofits/. Registration for an account is expedited if you already have a Tech Soup account.

Helpful Guide

The National Low Income Housing Coalition has published a guide to federal housing resources, including all the programs at HUD and the Department of Agriculture. Download your copy at [https://nlihc.org/explore-issues/publications-research/advocates-guide?utm_source=NLIHC+All+Subscriber&utm_campaign=821de27bf7-ag_042820&utm_medium=email&utm_term=0_e090383b5e-821de27bf7-291694837&ct=t\(ag_042820\)](https://nlihc.org/explore-issues/publications-research/advocates-guide?utm_source=NLIHC+All+Subscriber&utm_campaign=821de27bf7-ag_042820&utm_medium=email&utm_term=0_e090383b5e-821de27bf7-291694837&ct=t(ag_042820)).

Rural Delivery is made possible through the generous support of



Five Star Bank

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.

The Year 15 Dilemma: LIHTC Project Options

In partnership with ANHD, Goldstein Hall will hold a webinar on: Year 15 Repositioning & Restructuring LIHTC Projects: Options, Alternatives & Considerations for Non-Profits, on Thursday, March 19th, 2020, beginning at 10:00 AM.

This 2 hour session will cover issues related to keeping your tax credit project going after the end of the initial syndication period. Subsidy sources are scarce and funding applications are becoming increasingly competitive. This webinar will include an interactive discus-

sion on various options available to refinance, recapitalize and rehabilitate the aging affordable housing stock in New York. Affordable housing experts will discuss the history of affordable housing programs, models of year-15 repositioning for CDCs, as well as financing alternatives for energy-efficient retrofits and recapitalization that should be considered as part of a year-15 repositioning process.

Register at: <https://anhd.org/trainings/year-15-repositioning-and-restructuring-low-income-housing-tax-credit-projects>.

RPC Peer To Peer Trainings Slated

The 2020 series of Peer to Peer Trainings for Rural Preservation Companies will be held this month. In light of the Covid 19 pandemic, the trainings will be held via Zoom, so maintain social distancing. Four regional sessions are planned for the week of May 18-22.

The sessions will be held on:
May 19th, Hudson Valley, Long Island and the Capital District;
May 20th, Adirondacks and the North Country;
May 21st, Southern Tier and Central NY;
May 22nd, Western New York and the Finger Lakes

All sessions will begin at 10:00 AM, and begin with an update on the recently concluded State budget process. Discussion will continue on regional issues of concern.

Log-in information and the agenda for the Zoom sessions will be emailed to RPCs the week prior to the meetings. RPC leadership, board members and interested staff are welcome to attend.

SBA Debt Relief

While the Payroll Protection Program has received a lot of attention over the past month, another SBA initiative offers help for small businesses that have existing SBA loans. The SBA will pay 6 months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status. If you have Main Street businesses that are existing SBA borrowers, this program could relieve some ongoing financial pressure. This debt relief will be automatically provided.

For loans not on deferment, six months payments will be provided beginning with the next payment due. For loans on deferment, SBA will begin making payments with the next payment due after the deferment period has ended, and will make six monthly payments. For loans made after March 27, 2020 and fully disbursed prior to September 27, 2020, SBA will begin making payments with the first payment due on the loan and will make six monthly payments.

Covid-19 Concerns In Grantseeking

Webinar Scheduled

Although the response to Covid-19 has taken on some familiar patterns for funders and grantees, it continues to evolve – and also brings up some new scenarios and challenges.

In this second session of Foundant's Grantseekers and Covid-19 webinar series, the panel of experienced grantseekers will discuss:

- Available programs, assistance and resources
- Funder responses, adjustments and trends
- Tips and advice: How to move forward in this time of crisis
- Q&A session with panelist in addition to participants sharing through chat

The 90 minute webinar will be held on Tuesday, May 5th, beginning at Noon.

This webinar is free. Register at https://info.foundant.com/2020-05-05GHedWebinar-COVID-19-ConcernsinGrantseeking_RegistrationLP.html?ref=email.

Help Low-Wage Earners

Enterprise Community Partners is hosting a special webinar event with an interview with the President of the Federal Reserve Bank of Atlanta, on May 5th, beginning at 2:00 PM. The featured presenter, Raphael Bostic, will cover the mounting challenges low wage and hourly earners face after the immediate Covid 19 crisis, and solutions that can be provided by affordable housing providers to create a more stable situation for affected families.

Register in advance at https://zoom.us/webinar/register/WN_Jh-PpOvmwRkG2MKSrU5r5RQ.

RPC Contract Renewal Webinar

NYS HCR will host a webinar soon regarding the upcoming contract and workplan requirements for the Rural Preservation Program. It will not be held on May 6th, as previously thought. RPCs were funded in the 2020-21 state budget at approximately \$88,000 for the coming program year.

In order to expedite the re-application process, RPCs are encouraged to begin pulling together the documents that have been required in the past to build a complete re-application package, including Board resolutions, insurance binders properly naming the additional insureds, and developing a workplan that meets the requirements under Article XVII of the Private Housing Finance Law.

Training Discount For RHC Members

Flatley Read is now offering Lead Safe Work Practices for Renovation, Repair and Painting (Initial) via Zoom starting on May 4th. This new format has been approved by the EPA as a Covid 19 response. Members of the Rural Housing Coalition are eligible for a \$175 discount off the regular \$275 price. After completing the Zoom course, participants will complete the certification exam and hands on activities at the Flatley Read training facility at a later date, with safe social distance requirements in place.

For more information, contact Flatley Read at (518) 577-5681, or by email at info@flatleyread.com.

Please note- the discount offered for this training is greater than the cost of joining the Coalition. Don't miss out on this bargain!

Covid 19 Impact On Renters

As we enter the second month of stay at home orders, families impacted by job loss are facing another rent day. A new study for the Turner Center For Housing Innovation explores the economic impact caused by efforts to flatten the curve. It is likely that many affected tenants will struggle to pay their rent on time, with an anticipated impact on rental project cash flow.

Thirty percent (30%) of the nation's likely-impacted renter households are in California (2.3 million), Texas (1.4 million), New York (1.1 million), and Florida (994,200).

The study methodology involved using 2018 Census data to determine tenants working in the industries most likely to be impacted by Covid 19 layoffs, including hospitality, tourism, food service, and retail.

Roughly 43 percent (or 7.1 million) of likely-impacted renter households were already struggling with rental cost burdens before the Covid-19 crisis took hold. In New York, the study finds that 46% of renter households were cost burdened before the onset of the pandemic. For renter households now relying on Unemployment benefits for their survival, the median rent in New York will eat up 54% of the tenants income if they are receiving the minimum UI benefit, or 33% of their income if they are receiving the maximum. In both cases, the analysis included the \$600 CARES Act boost in Unemployment Benefits.

To read the entire report, visit <https://turnercenter.berkeley.edu/blog/estimating-covid-19-impacted-renters>.

Internship Available

Home Leasing is accepting applications from high school, college and graduate school students interested in pursuing careers in community development, real estate, property management and/or construction. Home Leasing is a private, family-owned company headquartered in Rochester, New York. Every aspect of our business is driven by our mission to improve the lives of our residents and the communities in which we work.

Internship Program: We are seeking 3-4 interns to join our team in Rochester. Depending on interests and experience, the paid program will provide opportunities to gain experience either focused on one aspect or project in our company or to gain a broad range of experience available throughout the company. This a great opportunity to apply your knowledge while learning valuable skills to help you grow personally and professionally.

Qualifications: Current students with an interest in or seeking a degree in community development, city planning, real estate development or finance, property management and/or construction are encouraged to apply.

A stipend in the amount of \$5,000 for graduate students, \$4,500 for college students, or \$3,500 for high school students entering the 11th or 12th grade in the fall of 2020 presuming 30-40 hours of work per week for 10 weeks from June through August, 2020. For more information, visit: www.homeleasing.net/sites/default/files/Home%20Leasing%20Internship%20Program%202020.pdf. EOE

Career Opportunities

AHC Internship

NYS HCR has a number of internship opportunities available, including an AHC Internship. Reporting to the Assistant Vice President of AHC, the intern will familiarize themselves with the program to be able to update and streamline AHC forms and documents. The intern will also support the New York State Homes and Community Renewal Managers on coordinating with different Agency departments to bring a funding application from the review stage to the final contract.

Essential Functions:

- Acquire the basic knowledge of the AHC program, policies, and procedures, program activities and operational functions.
- Be able to suggest/implement streamlined procedures.
- Assist with the evaluation of applications for completeness, compliance with program requirements and financial viability.
- Help coordinate and direct all technical assistance for project portfolio (i.e. Construction, Environmental, Legal, and Affirmative Action).
- Update Requests for Proposals and High Cost Area charts, as necessary.

Qualifications:

- Pursuing a bachelor's degree or higher;
- Excellent oral and written communication skills;
- Computer skills – Word Perfect & Microsoft Excel.

To apply, submit a resume and letter of interest to InternshipOpportunities@nysocr.org. EOE

Senior Property Manager

National Church Residence is hiring a Senior Property Manager in Niagara Falls, NY. The Senior Property Manager assumes responsibility for operational and financial aspects of each assigned property and meeting company goals. The position has responsibility for preparation of budgets and financial management of property, responsibility for ensuring property operates within HUD and LIHTC rules, maintains occupancy levels and good owner and resident relations. Well organized and able to work well independently. Able to coordinate well with others and professionally assist others as needed. Attentive to detail. Good communication, comprehension and interpersonal skills. Working knowledge of Windows, Microsoft Office Suite and internet which will be demonstrated by a passing score on a computer literacy test. Must have working knowledge of computer or tablet software.

Qualifications: HS diploma and 2+ years of property management experience, with supervisory experience and industry designation preferred.

To apply, visit <https://careers-ncr.icims.com/jobs/search?ss=1&searchLocation=12781-12816-Niagara+Falls>. EOE

Director of Compliance and Asset Management

The Director of Compliance and Asset Management at Troy Rehabilitation and Improvement Program (TRIP) will work directly with the Director of Property Management, Staff and Board of Directors while advancing the mission through resource development. The Compliance and Asset Manager will oversee the Compliance & Asset Department of Property Management in streamlining processes and ensuring our efficient utilization of resources. This position supports quality assurance practices, creates datasets, maintains records and completes reports that empower staff to focus on their primary goals and responsibilities. This position requires an Associate's degree in Human Services and/or demonstrated 10 year's work experience with progressive responsibility in the fields of Property Management, Real Estate Development and Compliance. Excellent financial analysis skills and knowledge of spreadsheets and accounting programs is required. Familiarity with financial audit compliance, non-profit real estate finance and fund accounting software such as Microsoft Dynamics SL is preferred. For more info and to apply, visit: www.indeed.com/q-Housing-l-Albany,-NY-jobs.html?vjk=eee82556c9b16873. 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.

Responding To Covid 19

The Covid 19 Pandemic has certainly turned the world upside down. Given that the affordable housing and community development industry relies on a great deal of direct contact with the members of the public, construction workers, community meetings and public hearings, it is understandable when the path forward for our colleagues looks like a minefield.

Many governmental agencies are working hard to keep their stakeholders apprised of the current status and best practices for operation of their programs. At least three quarters of the emails we receive here at the Coalition have Covid 19 in the subject heading.

NYS HCR has created a Covid 19 program notice on the agency website (<https://hcr.ny.gov/hcr-program-notices-covid-19>). Stakeholders are asked to monitor the program notice routinely, as the information contained in it is subject to change (which is understandable given the fast-moving nature of this virus). The HCR guidance notes that staff is teleworking, and questions should be directed by email to program managers. Most of HCR's communication is already performed electronically, rather than by hard copy mail.

As of press time, all on-site compliance monitoring visits are postponed until the disaster declaration is lifted. HCR staff are performing desk review audits only. The results of the desk review audits will be sent by the assigned asset manager once they are completed. If your property is due for a mandated compliance monitoring visit, you will be contacted by your assigned Asset Manager.

All normal HCR reporting re-

quirements (monthly operating reports, monthly occupancy reports, annual income qualified unit reports, and requirements contained in Chapter 7 of the Capital Programs Manual) will remain in place but for approved exceptions. Any requests for any extensions must be sent directly to your HCR Asset Manager/Housing Representative.

As a reminder, Project Reserve for Replacement/Operating Reserve withdrawals should continue to be emailed directly to your HCR Asset Manager/Housing Representative. Any requests to withdraw reserve funds due to cash flow shortages incurred under the Covid 19 crisis would follow this standard HCR protocol.

Property Owners and Managers have begun instituting increased safety measures following Department of Health and CDC issued guidance to reduce exposure to the virus. This includes closing community rooms, public bathrooms, on-site gyms, and staggered hours for the laundry facilities. Project specific permission from NYS HCR is not required to implement these and similar government recommended/directed health care measures. Please follow the most restrictive requirements that may apply to your property - such as senior properties with designated assisted living units.

An archived webinar with recommendations on Managing Properties in the Age of Coronavirus is found at https://zoom.us/webinar/register/rec/WN_C1pxPUjYQUCuhuyUui0Nmw?meetingId=3-x0AYzf7HIL-H43iq3vVQpEIM5bgaaa8hCJP-fsEy2dM3n1MscAEfrjaMBNVxwI&playId=&action=play. Landlords are encouraged to visit this webinar

for additional tips that they may not have already considered.

USDA has posted a Covid 19 Fact Sheet on its website at www.rd.usda.gov/files/USDA_RD_SA_COVID19_ProgramImmediateActions.pdf. Highlights include:

- As of March 19th, single family home loans are subject to a moratorium on foreclosure and eviction for 60 days.
- For home buyers in the process of securing a single family direct loan, the certificates of eligibility are extended.
- Payment Assistance packages may be available for borrowers who experienced a reduction of income.

HUD's Coronavirus Fact Sheet is found at www.hud.gov/coronavirus. HUD's guidance includes specific recommendations for Homeless Service providers; Public Housing Agencies, Multifamily Property Owners, FHA Lenders, Homeowners and Renters, Native Americans, and Grantees.

HUD's Special Needs Assistance Program staff are offering weekly forums to discuss Covid 19 planning and response with homeless assistance providers and their partners. These forums are happening on Fridays beginning at 2:30 PM. The link to join these sessions is at: www.hudexchange.info/news/office-hours-covid-19-planning-response-for-homeless-assistance-providers-fridays/.

Native American resources apply specifically to Indian Housing Block Grants (IHBG-CARES) programs.

Grantee information includes information for HOPWA grantees, as well as the use of Continuum of Care funds for infectious disease

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Responding To Covid 19, Continued

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preparedness and response.

The Office of Temporary and Disability Assistance has listed Covid 19 guidance at <https://otda.ny.gov/COVID-19/>. This site includes information for owners and managers of Supportive Housing projects and Homeless Housing. This guidance includes links to downloadable signage to educate tenants and staff, including materials in alternative languages. In addition, this guidance includes screening protocols for tenants and prospective residents.

The Federal Housing Finance Agency has issued a moratorium on foreclosure and eviction of households facing income loss due to Covid 19. Further, FHFA Director Mark Calabria said. "No lump sum is required at the end of a borrower's forbearance plan for Enterprise-backed mortgages. To help homeowners navigate the forbearance process, FHFA partnered with CFPB on the Borrower Protection Program to provide homeowners accurate information about forbearance and address concerns noted in some consumer complaints. While today's statement only covers Fannie Mae and Freddie Mac mortgages, I encourage all mortgage lenders to adopt a similar approach." FHFA Covid 19 guidance is linked at www.fhfa.gov/.

Not surprisingly, all guidance encourages close communication with local health departments, for information to reduce the spread of infection and keep our staff mem-

bers and communities safe. Local Departments for the Aging are also great resources and partners during this difficult time, helping to reduce risk for our most vulnerable neighbors.

The NYS Department of State has posted an FAQ on compliance with the Governor's Executive Orders for Code Enforcement Officers at www.dos.ny.gov/DCEA/pdf/DOS_COVID_CodeEnforcementEO-FAQ_041420.pdf. Code Enforcement Officers are considered to be providing essential services, and may issue new building permits. Code Enforcement Officers may utilize virtual inspection methods in their work. This FAQ also details what is meant in the ESD guidance by "unsafe to allow to remain undone until it is safe to shut the site."

The Attorney General has issued guidance for the Boards of nonprofit organizations related to holding virtual meetings as a result of Covid 19. That guidance is found at www.charitiesnys.com/pdfs/charitiesbureauguidance.pdf.

The OAG guidance covers issues related to holding annual and special meetings in virtual formats, and maintaining compliance with the Not for Profit Revitalization Act of 2013. The guidance also grants an automatic extension for filing annual financial reports, and notes that the IRS has extended the deadline for submission of Form 990 to July 15th for any 990 due on or after April 1, 2020.

PULP Seeks

PSC Relief

Anticipating that many New Yorkers will fall behind on their electricity and natural gas bills during the ongoing pandemic, the Public Utility Law Project issued a petition to the Public Service Commission on April 20th to commence a proceeding to investigate the effects of Covid 19 on the rates and provision of utility services. The petition calls for this investigation to be guided by similar efforts during recessions in 2009 and 1981. The request is based on concerns for the ability of residential customers to pay their utility bills during and after the health pandemic.

The resulting information would assist the PSC when reevaluating approved rate plans and will inform rate case proceedings that may continue to occur during the current health and economic crisis, including, but not limited to, providing rate relief for customers, preventing continued rate increases during this time, imposing new austerity plans for all utility companies under the Commission's jurisdiction, and creating carefully staged plans for utility collection activities including shutoffs after the end of the emergency and a subsequent transition period.

Senator David Carlucci has supported the petition effort with a letter to the Chair of the PSC, John Rhodes. Senator Carlucci advocates for uniform customer protections, along with austerity plans to hold down or avert rate increases.

Join the conversation!

Staff members of Rural Preservation Companies are invited to join with their peers on the **NYS Rural Housing Coalition's Peer-to-Peer RPC Forum** on Facebook to discuss issues related to administering housing programs and share ideas on new strategies for addressing housing needs in our communities. Join the conversation today!

Executive Order 202.16 – Employer Provided Face Coverings

Effective Wednesday, April 15th at 8:00 PM, Governor Cuomo’s Executive Order 202.16 took effect. For all essential businesses or entities, any employees who are present in the workplace shall be provided and shall wear face coverings when

in direct contact with customers or members of the public. Businesses must provide, at their expense, such face coverings for their employees. This provision may be enforced by local governments or local law enforcement as if it were an order

pursuant to section 12 or 12-b of the Public Health Law.

Health Department guidance is found at https://coronavirus.health.ny.gov/system/files/documents/2020/04/doh_covid19_eo20216employeefacecovering_041420.pdf.

Utility Shut Offs Moratorium

On March 13, 2020, Governor Cuomo directed the NYS Public Service Commission to order all NYS energy and water utilities operating under the State’s authority to halt any terminations during the Covid-19 pandemic, and the Commission took that action without delay. (see: www.saratogian.com/news/local-news/utilities-to-suspend-disconnections-for-households-facing-hardships/article_3ade5c87-d9f9-55d9-b5e1-d0c714927f35.html). The Public Service Commission has also required retail energy service companies (“ESCOs”) to cease door-to-door solicitation during the emergency.

Similarly, in the water utility industry, private water companies should not be terminating residential or commercial tenants for mat-

tial or commercial tenants due to inability to pay.

Things you can do:

1) Alert any clients you are working with who have utility arrears that this moratorium is in place. If a utility’s line worker comes to the house while the customer is at home for the purpose of shutting them off, encourage the customer to call you so that you can relay to the worker that there is a moratorium in place and no shutoffs should be occurring.

2) If the Company still shuts the person off (while they are home) and/or the person comes home to a shutoff, they should file an emergency complaint with the Commission by calling (800)342-3355.

Then, please notify the Public Utility Law Project by calling

the hotline: at (877)669-2572. PULP will speak with the Commission about the termination and request an immediate turn-on order.

If your community has service from a municipal energy or water utility, PULP is contacting those municipalities and seeking their voluntary compliance with the statewide moratorium on utility shutoffs during the period of pandemic emergency. If your municipality has shut off ratepayers, please contact PULP to discuss the issue.

Additionally, broadband and telephone service providers have voluntarily agreed to an FCC request not to shut off customers for at least 60 days. See <https://docs.fcc.gov/public/attachments/DOC-363075A1.pdf> for more information on broadband and telephone service.

Visit our website at www.ruralhousing.org
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79 North Pearl Street
Albany, New York 12207

Allegitimi Non Carborundum