



## Tax Reform And The Impact On Low Income Housing Directly/Indirectly Impacted

The Washington Post published an article on November 26th regarding the Tax Reform legislation currently under debate on Capitol Hill. The WP report is based on a Congressional Budget Office analysis of the Senate Republican tax plan. Meanwhile, the New York Housing Conference notes that “on December 2nd, the Senate passed the Tax Cuts and Jobs Act. Like the House bill, it lowers the corporate tax rate from 35% to 20%, which reduces Low Income Housing Tax Credit prices by about 15%. It is expected that this will reduce the amount of equity capital invested nationally by around \$2 billion annually, resulting in around 90,000 fewer units over ten years.

The bill includes several changes from the version that passed the Senate Finance Committee. As in the House bill, the amended Senate bill now provides a deduction for state and local property tax up to \$10,000. It also includes some significant differences from the House Bill for affordable housing. It is unlikely that these differences will be an obstacle given the GOP’s intent to speedily enact tax reform legislation.”

The next step is reconciliation of the House and Senate bills by a

conference committee, which is expected to meet on December 5th or 6th. When completed, the conference bill will be voted on by both the House and Senate, followed by execution by the President.

The impact of the legislation on Private Activity Bonds remains uncertain, although there is some thought that the final legislation will retain Private Activity Bonds, as presented in the Senate version.

Of interest to rural development entities is a provision in the Senate bill that provides a 25 per cent basis boost to 9 percent LIHTC developments in rural communities. This provision will remove the discretion in current law that is provided to state housing agencies that allows a boost of up to 30 per cent. This bill also adds a provision that enables developers to target their LIHTC projects to veterans.

The House bill eliminates mortgage revenue bonds, in addition to eliminating all Private Activity Bonds, including the multi-family bonds that carry the 4% as-of-right tax credits. A Novogradac & Company study suggests that the House bill would lower affordable housing production by 700,000 units over the coming decade.

Housing organizations in Florida and Texas are especially concerned about the tax legislation, as Private Activity Bonds are seen as a prime financing tool in the recovery from Hurricane Harvey and Hurricane Irma. Groups have written to House Speaker Paul Ryan to express their concern regarding the impacts of these cuts on local recovery efforts.

The Washington Post article is found at [www.washingtonpost.com/news/wonk/wp/2017/11/26/senate-gop-tax-bill-hurts-the-poor-more-than-originally-thought-cbo-finds/?utm\\_term=.7d5b50321dee](http://www.washingtonpost.com/news/wonk/wp/2017/11/26/senate-gop-tax-bill-hurts-the-poor-more-than-originally-thought-cbo-finds/?utm_term=.7d5b50321dee).

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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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Web Site: [www.ruralhousing.org](http://www.ruralhousing.org)



## Bits and Pieces...

### HUD Webinar On Billing For Housing Counseling Agencies

HUD will host a webinar for housing counseling agencies on December 5th on 'Understanding Billing Methodologies and Best Practices'. This training will provide guidance on acceptable billing methodologies and practices for cost reimbursement and firm-fixed price billing methods including converting salaries to hourly rates, computing the fringe benefits rate, determining firm fixed price rates based on actual costs (labor hours, etc.), and reviewing and approving sub-grantee billing methodologies. It will also provide examples of best practices for documenting billing methodologies. The webinar begins at 2:00 PM. Visit <https://register.gotowebinar.com/register/997138685556763905> to register.

### FHA Connection Coordinator Training

HUD-Approved housing counseling agencies need to designate an FHA Connection Coordinator to complete the housing counselor certification process. Learn about the role of the coordinator and how to get started in a HUD webinar on December 11th, beginning at 2:00 PM.

The link to register for this training is found at: <https://register.gotowebinar.com/register/2669940074395930371>.

### FEMA Flood Disaster Declaration Issued

A FEMA Major Disaster Declaration was declared on November 14, 2017. This declaration now allows FEMA public assistance for flood recovery efforts to be available for the counties of Jefferson, Niagara, Orleans, Oswego, St. Lawrence, and Wayne. This declaration covers the Lake Ontario flooding incident during the period of May 2- August 6, 2017.

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.

## Webinar On USDA & NYSERDA Funding For Rehab

LIFE Webinar Series Presents: USDA Home Repair and Home Purchase Programs will be held on December 7th at 1:30 PM. The US Department of Agriculture (USDA) Rural Development is committed to helping improve the economy and quality of life in rural America. Their programs promote economic development and provide technical assistance to help communities move toward empowerment. To support rural households in home ownership, the USDA provides

affordable loans and grants to low-income applicants to purchase and repair homes located in rural areas. Learn more about these programs and how you can partner with USDA to better serve your client's home repair and energy efficiency needs.

Register at: <http://cl.s7.exct.net/?qs=ca6b392241afd8f18f01e69f30db6e91a95cdd817e1a23925d7bf0875419ed8410865e446fcfb97549f0b55abc2edee971e02d5e1f777731>.

## USDA To Review Status Of Rural Areas

USDA Rural Development is conducting a review of all areas under its jurisdiction to identify areas that no longer qualify as rural for housing programs. The last rural area reviews were performed in 2012-2013 using the 2010 census data. This review, which is done every five years, will utilize the 2015 American Community Survey (ACS) data.

Based on the 2015 ACS data, the rural eligibility designation is under review for the following counties:

- Albany
- Broome
- Cayuga
- Chautauqua
- Chemung
- Clinton
- Ulster
- Herkimer
- Putnam
- Washington
- Tompkins
- Warren
- Cortland
- Dutchess

- Erie
- Jefferson
- Madison
- Monroe
- Niagara
- Oneida
- Onondaga
- Oswego
- Orange
- Rensselaer
- Saratoga
- Schenectady
- Suffolk
- Ontario
- Westchester
- Fulton

The public shall have 90 days from the date of this public notice to submit comments regarding the potential loss of eligibility for Rural Development housing programs. Comments should be sent to [jennifer.jackson@ny.usda.gov](mailto:jennifer.jackson@ny.usda.gov). For details, or questions about specific changes, please contact the New York Rural Development Housing Program staff at (315) 477-6417.

## Emergency Preparedness And Recovery Counseling

HUD is partnering with NCRC on a webinar for housing counseling agencies on disaster preparedness and recovery on December 6-8th. Learn how to utilize various disaster-related resources to provide services and conduct outreach events. Understanding your options will help manage expectations, mitigate further loss, and serve as a valuable resource to persons and communities directly or indirectly impacted by both man-made and natural disasters. The instructor will share tips, techniques, and best practices surrounding disaster preparedness and funding. The NCRC National Training Academy offers state-of-the-art training and technical assistance online via webinars and instructor-led. Their mission is to provide a comprehensive training program that meets the needs of organizations committed to increasing access to credit in communities. Visit NCRC's website at [training.ncrc.org](http://training.ncrc.org). For any questions please contact: [training@ncrc.org](mailto:training@ncrc.org).

### Join The Discussion

The Rural Housing Coalition has established several Facebook Groups to facilitate idea and information sharing. The *NYS Rural Housing Coalition Peer-to-Peer RPC Forum* is designed for RPC staff and board conversation. The *RPC Open House for Executive Directors* is a meeting spot specifically for the Executive Director leadership of RPCs.

Search for facebook groups by the italicized name above. These are moderated groups. Make sure you have joined to take part in the ongoing conversations.

## Manufactured Housing Subject Of Webinar

HUD will host a webinar on December 13th on manufactured housing programs. This webinar will provide a general overview of manufactured housing and HUD's Office of Manufactured Housing Programs (OMHP) role in manufactured housing. The following topics will be covered during this webinar: What is Manufacturing Housing?; The Office of Manufactured Housing Programs Purpose and Scope; How HUD monitors and regulates manufactured housing; Manufactured Housing Production and Current Activity; The Manufactured Housing Installation Program; The Manufactured Housing Dispute Resolution Program; Next Step; Questions and Answers. The webinar will begin at 2:00 PM. To register for the webinar, visit <https://register.gotowebinar.com/register/7252450551532594179>.

*Grantwriting is like throwing a ping pong ball to win a goldfish at the county fair. But each ball costs you a month of your life.*

Terry McGlynn

## Report: MWBE Compliance Fines Top \$1 Million

The Albany Business Review reports that New York state government levied more than \$1.3 million in fines against businesses for not complying with contracting requirements for minority- and women-owned companies — the first time the total exceeded \$1 million.

The sanctions and damages for violating the requirements were outlined in the 2016-17 annual report of the Division of Minority and Women's Business Development, which is overseen by Empire State Development.

Contractors must make a "good faith" effort to hit the hiring goals in government contracts for minority- and women-owned business enterprises. Failure to do so can result in financial penalties.

A total of 27 businesses violated their MWBE contract goals, a decline from the previous fiscal year, but the average fine — \$51,306 — more than doubled.

The businesses that were fined in 2016-17, and the circumstances behind the penalties, aren't included in the annual report. Further details weren't immediately available.

Overall, 27.2 percent of \$8.1 billion in statewide government contracts were awarded to MWBEs, compared to 25.1 percent during

the previous fiscal year.

The MWBE contract performance of 97 state agencies and public authorities are detailed in the report, from the giant Metropolitan Transportation Authority in New York City to the tiny Buffalo Fiscal Stability Authority.

Businesses can request a waiver if there's an insufficient number of certified MWBE firms in a specific industry or geographic area to fulfill the contracting goals.

Construction firms and other contractors have argued the state's 30 percent goal for MWBE participation — the highest ratio in the nation — is unrealistic because of the number of certified firms, especially upstate.

In the Albany region, for instance, 61 percent of prime construction contractors are white males, and 26 percent are white females, according to the results of a recent study on racial and ethnic disparities that was commissioned by the state.

The Division of Minority and Women's Business Development received 1,081 waiver requests statewide in the 2016-17 fiscal year. Of those, 928 were approved. That compares with 1,366 waivers requested and 1,157 waivers approved in 2015-16.

## Webinar On Expiring Affordable Homes Contracts

In the next five years, nearly 500,000 federally-assisted apartments and rental homes will reach the end of their current subsidy contracts and affordability restrictions for low-income families, according to new data from the National Housing Preservation Database (NHPD). While many of these homes will remain in the affordable housing stock, others could be permanently lost.

Join the Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC) for a webinar, "Identifying Expiring Affordable Homes with the National Housing Preservation Database," on Tuesday, December 12th from 2:00 - 3:00 PM. Visit [http://eform.housingcenter.com/housingcentercom-azntx/pages/88d5b6d10dcee711a116005056b95b33.html?utm\\_source=NLIHC+All+Subscribers&utm\\_campaign=7c04df75e2-PAHRC-Webinar\\_112917&utm\\_medium=email&utm\\_term=0\\_e090383b5e-7c04df75e2-291751973&ct=t\(PAHRC-Webinar\\_112917\)](http://eform.housingcenter.com/housingcentercom-azntx/pages/88d5b6d10dcee711a116005056b95b33.html?utm_source=NLIHC+All+Subscribers&utm_campaign=7c04df75e2-PAHRC-Webinar_112917&utm_medium=email&utm_term=0_e090383b5e-7c04df75e2-291751973&ct=t(PAHRC-Webinar_112917)) to register for this webinar.

## Free HR Apps For NonProfits

Move your employee management tasks online with HRdirect Smart Apps. Each app is designed to help you address a specific employee management issue. For a limited time, small nonprofit organizations can get select Smart Apps free for one year.

Available apps cover a variety of HR topics, including I-9 and W-4 verification for new hires and compliance with federal filing requirements; progressive discipline forms; online data gathering for job applications; attendance recordkeeping; and management of employee records. The apps are designed to operate in the cloud, reducing paper within your office.

For more information, visit: [www.hrdirectapps.com/hr-recordkeeping-revolution/nonprofits/?utm\\_source=smartbrief&utm\\_medium=display&utm\\_campaign=nonprofitnewsletterad2017nov27&utm\\_content=recordkeepingrevolutionad](http://www.hrdirectapps.com/hr-recordkeeping-revolution/nonprofits/?utm_source=smartbrief&utm_medium=display&utm_campaign=nonprofitnewsletterad2017nov27&utm_content=recordkeepingrevolutionad).

## NWA Training Package Pricing Ends December 31st

NeighborWorks is offering bundled online training discounts for a package of self-guided affordable housing, green building, housing counseling and education, nonprofit leadership, and community economic development trainings. This offer expires on December 31st.

See the topic offerings and pricing details at [http://neighborworks.org/Training-Services/Training-Professional-Development/Online-Training/Self-guided-Courses?utm\\_source=BenchmarkEmail&utm\\_campaign=Networks\\_Email](http://neighborworks.org/Training-Services/Training-Professional-Development/Online-Training/Self-guided-Courses?utm_source=BenchmarkEmail&utm_campaign=Networks_Email)

## 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. 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. Please submit resumes by December 11th. EOE

### Director, Fair and Equitable Housing Office

NYS HCR seeks an Albany or NYC-based director for the Fair and Equitable Housing Office. The Fair and Equitable Housing Office's (FEHO) mission is to ensure New Yorkers have an equal opportunity to live in housing they desire and can afford regardless of race, color, familial status, religion, sex, disabilities, national origin, marital status, age, and sexual orientation.

- The office is committed to removing barriers to housing opportunities at the state level and to affirmatively further fair housing;
- FEHO looks at how HCR's public investments affect the larger housing market and works to engage our partners to ensure affordable housing is available

- in all areas of the State;
- FEHO oversees and provides technical assistance to the agency and its programs regarding compliance with all aspects of fair housing laws; and
- FEHO oversees Section 3 compliance of grantees/subgrantees to ensure that economic opportunities generated by US Department of Housing and Urban Development financial assistance are, to the greatest extent feasible, directed to low- and very low- income persons.

Qualifications include JD or Master's Degree in public administration, urban planning, or related area, and 5 or more years experience in affordable housing, fair housing or civil rights work.

To review the full job description, visit: [www.nyshcr.org/AboutUs/JobOpportunities/OPSDirectorFEHO.pdf](http://www.nyshcr.org/AboutUs/JobOpportunities/OPSDirectorFEHO.pdf). EOE

The New York State Rural Housing Coalition is happy to be able to provide help wanted advertising opportunities for our members and nonprofit community development agencies. Ad copy must be provided in Microsoft Word format, and may be transmitted by email to [rhc@rural-housing.org](mailto:rhc@rural-housing.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.

## HUD Nominees Approved

The Senate Committee on Banking, Housing, and Urban Affairs voted on November 28th to recommend three nominees for HUD assistant secretary positions. The nominees are Brian Montgomery for Assistant Secretary for housing-Federal Housing Administration (FHA) Commissioner, Robert Kurtz for Assistant Secretary for Public and Indian Housing, and Suzanne Israel Tufts for Assistant Secretary for administration. The committee vote followed a confirmation hearing held on October 26th. The nominations will soon move to the full Senate for a final vote.

Both Brian Montgomery and Robert Kurtz have experience at HUD.

This would be Mr. Montgomery's second time as the Commissioner of the FHA. He held the position under the Bush administration from 2005 to 2009. Senators Sherrod Brown and Elizabeth Warren both expressed concerns over Mr. Montgomery's nomination, citing issues with his previous work as FHA Commissioner and in the private sector as reasons for their opposition. Some senators also voted against the nomination for Mr. Kurtz, who is currently the deputy chief of staff for policy and programs at HUD in the Office of the Secretary. Support for Ms. Tufts, a consultant and attorney, was unanimous.

## HUD Office Of Multifamily Programs Creates VAWA Website

HUD's Office of Multifamily Housing Programs has created a Violence Against Women Act website for assisted housing owners, agents, industry professionals, and residents. The law, which took effect in December, 2016, significantly expanded housing protections to victims of domestic violence, dating violence, sexual assault, and stalking across HUD's core housing and homelessness programs. The website is found at [www.hud.gov/program\\_offices/housing/mfh/violence\\_against\\_women\\_act](http://www.hud.gov/program_offices/housing/mfh/violence_against_women_act).

Visit our website at [www.ruralhousing.org](http://www.ruralhousing.org)  
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