Senator Finance Committee Ranking Member Ron Wyden outlined policies on May 22nd to preserve and expand affordable housing that he will push to include in the next COVID-19 relief bill.

“The pandemic and resulting economic crisis have laid bare the fact that millions of Americans are one or two missed paychecks away from not being able to pay their rent or mortgage. This country needs more affordable housing, not less, and Congress can’t allow this crisis to foster homelessness and further reduce the supply of affordable housing,” Senator Wyden said. “My priorities for the next COVID-19 relief bill include common sense policies that would help preserve existing affordable housing and create new affordable housing by ensuring projects in the pipeline are not abandoned.”

A summary of Wyden’s policy priorities follows:

- Suspend “red tape” compliance for 12 months so LIHTC projects can continue. The LIHTC industry is following social distancing recommendations to safeguard the health of LIHTC residents, property management staff, state and local inspectors, and builders. While needed to protect public health, these actions have resulted in shortages of construction materials, delays in permitting and local approvals, and severe interruption of property managers’ ability to interact with residents and key partners to continue regular property operations. Moreover, state housing agencies have limited ability to complete development approvals and regular compliance monitoring while the crisis is ongoing. This provision would delay a number of compliance deadlines so that

We Hope You Are Staying Safe And Healthy

We hope that all of our friends and colleagues are remaining safe and healthy, and dealing with internet connections at home and bad hair days. Much of this issue of Rural Delivery is devoted to the impacts of the Covid 19 pandemic and moving forward. It appears that a lot of what we do, and how we do it, is poised to change. Some of those changes promise to be pretty radical.

Here at the Coalition, we recognize that our signature training event, the Annual Conference, is simply not safe for you until a Covid 19 vaccine is developed and widely in use. For that reason, we have cancelled the planned conference in Utica in September, and are working on developing a virtual conference instead. We are targeting dates around the week of September 21st, with a different schedule of workshop and registration options. We hope that this will have the benefit of allowing more of your staff to participate. Stay tuned for details.

Continued on Pg 7
New York State NonProfit Housing Recovery Program

Enterprise Community Partners is inviting applications for the NYS NonProfit Housing Recovery Program. Applications are due June 15th. Visit https://enterprisecommunity-my.sharepoint.com/personal/cfernandez_enterprisecommunity_org/_layouts/15/onedrive.aspx?id=%2Fpersonal%2Fcfernandez%5FEnterprisecommunity%5Forg%2FDocuments%2FNYSHRP%20RFA%205%205%2E18%2E20%20FINAL%20%281%29%2Epdf&parent=%2Fpersonal%2Fcfernandez%5FEnterprisecommunity%5Forg%2FDocuments&originalPath=aHR0cHM6Ly9leGFtZXRhL2hyZWYvZmFsc2UsQ3JvcG9uLnNvbXQvaWQvY29tL2l0ZS9tZXJjdWlzaWJsZS9kYXguZGUvU3RhdGVSaWNrZXMwYXNzd29yZS5QYWdlc3BvYnN0YW5wczBERWZ0YXN0b3J5LzB0cmFwcDplcmNhdGVzLzIwMjEvNzI0MzI1MDIyMDY2XzEzOS4wODgzNzEwMjkuMDA4OSZzaXN(scheduleNYS)5ToxY2JmYzNiYmE1Mjg0YjMwMjI3ZDk3Y2IzOTIyZTQ4ZTg%3D&childPath=Documents%2FNYS%20Housing%2FRFA%205%2E18%2E20%20FINAL%20%281%29%2Epdf for more information.

PPP Loan Forgiveness Webinar

The archived webinar is available until June 9th. The password is 501CommonsPPP. To view the webinar, go to: https://501commons.zoom.us/rec/share/1Y8odrz5-3tJW6vuquXi4efUsFX_Heea8hCEY8qVbzUuEOpFVicbnk49F5ZrxF3zJ?startTime=159017790400.

Virtual Leadership

The words have taken on new meaning in the world of ‘work from home’. This article offers tips for leaders: www.smartbrief.com/original/2020/05/5-skills-virtual-leadership-inspires.

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.
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Section 8 Project Based Vouchers

HCR is continuing to update and improve its process for allocating resources to finance multi-family affordable housing. In 2019, HCR offered a new Request for Proposals for 9 percent Low Income Housing Tax Credits (LIHTC) and other Housing Trust Fund Corporation multi-family programs that will take place twice per year. Beginning in 2020, they will also offer a Request for Proposals specifically for Section 8 Project Based Vouchers (PBVs). The PBV RFP will also take place twice per year, corresponding closely with the timing for the 9% LIHTC RFP. PBVs will be made available for new as well as existing projects with HCR financing. The PBV RFP will now be the only avenue for developers to pursue PBVs for their project through HCR; PBVs will no longer be made available through the 9% LIHTC or 4% LIHTC ‘open window’ RFPs. Developers are still strongly encouraged to also seek PBVs through a local Public Housing Authority where possible.

Technical assistance for projects seeking multiple financing sources including Section 8 will now include HCR staff from both the Finance & Development Office and the Section 8 team. For more information, please contact Courtenay Loiselle at (212) 480-2723 or at Courtenay.Loiselle@nyshcr.org. It is anticipated that the PBV RFP for this spring will also include an allocation of new rental assistance through the State’s Rural Rental Assistance Program (RRAP).

Please note that this spring’s RFP for Section 8 PBVs will make vouchers available in all counties in New York State, including counties that were previously unserved.

Executive Director

The Executive Director is the key management leader of the NY State Rural Housing Coalition, located in Albany, NY, responsible for overseeing the administration, programs, and strategic plan of the organization.

**General Responsibilities:** Overall Management, including Board relations, fiscal oversight and budgeting, fund raising, hiring and supervision of staff; Advocacy and Outreach, including advocating for rural housing issues on the State, local and federal levels, advising constituents on areas requiring advocacy, and promoting the Coalition’s mission and values across the State; Organization Mission and Strategy, including development and implementation of the RHC’s programs that carry out the organization’s mission, strategic planning with the board of directors.

**Preferred Professional Qualifications:** Five or more years senior management experience; experience working with regulatory agencies and regulated housing programs; awareness of rural issues; transparent and high-integrity leadership; budget management skills including budget preparation, analysis, decision-making and reporting; strong organizational abilities including planning, delegating, program development, and task facilitation; ability to convey a vision of the RHC’s strategic future to staff, board, volunteers, NYS HCR, and regional legislators; knowledge of fundraising strategies and donor relations; skills to collaborate with and motivate board members and other volunteers; strong written and oral communication skills. Qualified candidates are invited to send a cover letter and resume to employment@ruralhousing.org.

EOE

Properties Director

Neighbors of Watertown seeks a Properties Director to oversee management of all rental properties. Provides supervision to the Property Manager, Site Managers, and Case Managers, Maintenance Supervisor and Maintenance staff, and security staff. Provides assistance to the Compliance Specialist and HUD Compliance Specialist.

**Position requirements:** High school diploma or GED; 5 years’ work experience in property management or related field; knowledge of Microsoft Word and Excel; reliable transportation to access scattered sites; ability to pass a thorough background check. Organizational skills, thoroughness, and ethical conduct required.


EOE
**Apt Site Leasing Mgr**

Site Manager needed for 2 Elderly/Disabled apartment complexes in Batavia, NY. Properties are privately owned, but NYS State and certain USDA leasing and management rules & regulations must be followed, and investor requirements of LIHC rental program. Position is currently a Temporary/Fill-in with/for regular leasing staff medical absences, with possible long-term hire. Applicant must be professional, able to work independently, and have good organizational and math skills. Experience with MS Office/Excel, Word, and Outlook.

Attention to detail and accuracy with reports a MUST. Responsible for leasing/managing apartments according to regulatory requirements including screening applicants and conducting home visits. Knowledge of ADA and Fair Housing a must. Experience and personal disposition for working effectively with older and/or disabled persons; including resolving resident differences or conflicts. Position is a permanent part-time position ranging from 28-32 hours (for the two sites combined), possibly more depending on company needs. Properties are located nearly ‘next-door’ from each other with a total of 56 units, some being part of a congregate living environment. Background check may be required.

Send cover letter, resume, & application to: cduross@gvrpc.com or mail to: Genesee Valley Rural Preservation Council, Inc., Attention: Christine DuRoss, 5861 Groveland Station Rd, Mt. Morris, NY 14510, E-mail cduross@gvrpc.com for the required company application. EOE

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**Property/Leasing Manager – Western NY**

Regional Property Manager to oversee affordable rental housing properties in 5 counties in Western NY that are regulated by USDA RD and/or NYS/HCR/RRAP/HUD and the LIHC program for multi-family housing. Candidates must have extensive proven Residential Leasing and Compliance Training and demonstrated experience as a Supervisor to apartment site managers, particularly in LIHC regulated housing. Works with other internal property and finance staff in main office. Permanent position is with a well-established private not-for-profit regional development and management company. Reports to Finance Manager and CEO. Works with the Supported Housing staff serving Elderly/Disabled residents.

Position Responsibilities/Requirements include, but not limited to:

- Knowledge of Fair Housing, ADA and other State/Federal housing regulations.
- Ability to oversee & guide the work of multiple Rental Site Managers/Site Caretakers and property maintenance contractors.
- Work with an in-house Supported Housing Services team led by Regional Services Coordinator for certain services-enriched properties for the elderly, frail elderly and disabled.
- Preparation of accurate compliance reports.
- Development of marketing plans.
- Supervise and train Site Staff; assist with tenant relations, eligibility certifications and other landlord/tenant matters.
- Develop annual budgets for properties and monitoring expenses.
- Reliable transportation for regional travel required.

Ability to collaborate with support agencies and services providers for special populations. Reliable judgment, ability to meet deadlines, and problem solving skills within company and regulatory guidelines. Advanced understanding of and adherence to privacy guidelines and other confidentiality standards.

A Bachelor’s degree is preferred but not required with suitable equivalent combination of advanced education/training/with proven related experience in the operation of similar regulated housing. Certifications for Regulated Affordable Housing a PLUS. Competitive compensation and benefits for this salaried position, based on qualifications. Position may be filled on an interim basis with provisional terms for suitably qualified applicant. Must have a flexible schedule. Send cover letter, resume, & application to: cduross@gvrpc.com or mail to: GVRPC, Attention: Christine DuRoss, 5861 Groveland Station Rd, Mt. Morris, NY 14510. E-mail cduross@gvrpc.com for the required company application. EOE
### Links To Un-Pause, Continued

**Subject** | **Publisher of Guidance** | **URL**
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Loan Forgiveness Under The PPP And SBA EIDL Programs: 10 Things Small Businesses Need To Know | Forbes | https://www.forbes.com/sites/allbusiness/2020/05/11/loan-forgiveness-ppp-sba-eidl-programs/#6fcb8672e00
Covid 19 Information and Resources for Homeowners With Mortgages Owned By Fannie Mae Or Freddie Mac | Federal Housing Finance Agency | https://www.fhfa.gov/Homeowners-buyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx
Covid Resources | Enterprise Community Partners | https://resilientfuturesenterprisecommunity.org/?_ga=2.1.5102451.439410482.1589820351-677332689.1588091904
Executive Order 202.6 | New York State | https://esd.ny.gov/guidance-executive-order-2026

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**Join the conversation!**

Staff 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! RPC Zoom Meets also happen every Friday, beginning at 1:00 PM.
existing LIHTC housing can continue to function and new LIHTC housing can be developed with fewer obstacles.

- Expand LIHTC incentives for new production of affordable housing: Current LIHTC deals are at risk of falling apart. Setting a minimum floor under the value of the 4% credit will expand subsidies for existing LIHTC properties, reducing the need for additional gap financing. These provisions would also expand incentives for new production of affordable housing, when state economies re-open for business.
- Set a floor under the value for the 4% credit
- Increase the amount of 4% credits that can be paired with tax-exempt bonds
- Allow 4% credit projects to receive the 30% difficult-to-develop basis boost
- Allow LIHTC projects in rural areas to claim the 30% difficult-to-develop basis boost
- Allow LIHTC projects in Indian areas to claim 30% difficult-to-develop basis boost
- Close the LIHTC “Qualified Contract” loophole to keep affordable housing affordable: LIHTC properties must ordinarily remain affordable for 30 years. However, the “Qualified Contracts” loophole allows LIHTC operators to sell their properties after 15 years to private developers who will rent units at market rate. This loophole results in the loss of 10,000 affordable housing units per year. While many states, including Oregon, have rules in place many other states do not. This provision, introduced as standalone legislation by Senators Wyden and Young, would eliminate the loophole.
- Provide emergency assistance to help LIHTC tenants stay housed: Treasury would provide tens of billions in one-time, emergency LIHTC grants to state housing finance agencies (HFAs). HFAs in turn sub-grant these funds to LIHTC projects that have seen rent payments drop at least 10% below their 2019 monthly average. LIHTC owners will receive a grant worth 50% of the rent shortfall in exchange for agreeing not to evict current residents, except for good cause.
- Provide incentives to LIHTC properties that have not fully leased up to preserve financial support and keep properties open: Owners of LIHTC properties cannot claim LIHTC credits until enough units are leased by low-income tenants. Due to the COVID-19 outbreak, lease-up has slowed or ceased, putting many new LIHTC properties in danger of not receiving the tax credits that financed their construction. If these LIHTC apartments remain unoccupied for too long, investors will walk away and developers will go underwater or even fail. This provision would allow LIHTC developers and investors to begin receiving LIHTC credits for those buildings that have not leased up due to the pandemic.
- Provide additional support for LIHTC properties that house people experiencing homelessness: This provision would significantly enhance the generosity of the LIHTC credit for properties that house individuals below 30 percent of median income, including tenants who were formerly homeless. The enhanced credit would be based on not only the cost of construction but also the ongoing costs of supportive housing services necessary to provide a stable living environment for very low-income or formerly homeless tenants.

Legislature Approves Covid Response Bills

On May 20th, both houses of the New York State Legislature approved a package of bills to provide relief to residents impacted by Covid 19.

S.8419/A.10522, This legislation will enact the “Emergency Rent Relief Act of 2020” to establish an interim residential rent relief program for low-income tenants. The program will issue a subsidy for tenants who were rent burdened prior to the COVID-19 pandemic or are paying more than 30 percent of their income toward rent, and are now experiencing an even greater rent burden due to a loss of income.

S.8192B/A.10290B, This legislation will prohibit the eviction for nonpayment of rent of residential tenants who have suffered financial hardship and were in arrears on rent while New York on PAUSE imposed restrictions in their county. The tenant would remain liable for the rent owed, but this legislation will ensure New Yorkers are not made homeless due to these extraordinary circumstances.
LISC To Manage NY Forward Loan Fund

Governor Cuomo has announced the creation of a $100 million state fund to provide flexible, low interest financing to small businesses and nonprofit agencies hit by the Covid-19 impact. The NY Forward Loan Fund will be administered by LISC, and distributed by 5 community development financial institutions. The CDFIs are Accion East, CPC, the National Development Council, Pursuit, and Trufund Financial Services. The Fund is aimed at providing working capital loans to small businesses focusing on MWBEs, small landlords and non-profit organizations that did not receive funding from the Small Business Administration’s Paycheck Protection Program and Economic Injury Disaster Loans. The fund will target those affected by the Covid-19 pandemic, including small businesses and non-profit organizations with 20 or fewer employees, and small landlords who own small multi-family rental portfolios.

65% of the Loan Fund will be reserved for small businesses, 30% will assist small landlords, and the remaining 5% will be used to assist nonprofit agencies.

Eligible non-profits can apply for a 60-month, no-fee loan at 2% fixed interest; while eligible small businesses and small landords can apply for a 60-month, no-fee loan with a 3% fixed interest rate. The maximum loan amount is $100,000. Loan funds can be used for working capital including payroll, operating and emergency maintenance, property taxes, utilities, rent and supplies.

The application period opened on May 26th. Please visit www.esd.ny.gov/nyforwardloans for more information.

Legislature Approves Bills, Cont’

S.8243C/A.10351B, This bill will require New York State regulated banking institutions to grant 180 days of mortgage forbearance, with the option for an additional 180 days, on a residential mortgage on their primary residence to any mortgagor who can demonstrate financial hardship as a result of the Covid-19 pandemic.

S.8138B/A.10252A, This legislation will permit municipalities to defer certain property taxes during the Covid-19 State of Emergency and will also permit installment payments to be determined by the local legislative body. No additional interest or penalties will accrue during such deferment.

S.8122B/A.10241A, This legislation will extend the application and renewal deadline to file for real property tax exemption or abatement programs until July 15, 2020 due to the Covid-19 declared State of Emergency.

S.8113A/A.10521, This legislation will prohibit a utility corporation or municipality from terminating or disconnecting services to any residential customer for the nonpayment of an overdue charge for the duration of the Covid-19 State of Emergency. This moratorium will last 180 days from the expiration of the Covid-19 State of Emergency for those residential customers that have experienced a change in financial circumstances, and the utility corporation or municipality must offer such residential customers the right to enter into, or restructure, a deferred payment agreement without the requirement of a down payment, late fees or penalties.

CDFI Fund Publishes Notice Opening FY 2020 Round

The Department of Treasury published the CDFI FY 2020 Capital Magnet Fund round on May 29th. Up to $173.8 million in grants is available.

Through the CMF, the CDFI Fund will award up to $173.8 million in grants to CDFIs and nonprofit organizations to finance affordable housing and related economic development and community service facilities. Recipients are required to leverage private and public funds that yield a minimum ratio of 10-