



New York State Rural Housing Coalition, Inc.

March, 2018

Comptroller: Exemptions Drive Local Tax Burden

Comptroller Tom DiNapoli recently issued a report on the impact of full and partial tax exemption on local property tax revenues. Tax exemptions are generally provided for non-profit properties, government facilities or economic development activities, and may be offset by user fees or payments in lieu of taxes (PILOTS). According to the report, the largest form of exemption in the state is the STAR exemption for single family homes. The report notes that the STAR exemption is the one form of exemption that does not create a burden for local governments, as the local jurisdictions are reimbursed by the state for the value of the exemptions.

The report singles out exemptions provided to nonprofit institutions for closer examination. The report addresses religious and educational institutions, and hospitals, which are generally tax-exempt under state statute. The report identifies user fees as a strategy for balancing the tax exemptions provided to these organizations by statute, and the revenue needs of their host communities to cover the cost of services such as police and fire protection. Syracuse, for instance, receives \$900,000 per year in the general fund from Syracuse University, and the local hospitals reduce their

rates for City employees to offset the cost of City services.

The highest proportion of tax exempt value in the state is found in the rural Town of Ashford, in Cattaraugus County, where 87.1% of the assessed valuation is classified as exempt. Other rural towns heavily impacted by this issue are the Town of Romulus and the Town of Blenheim. In each of these examples, the exemptions are on state-owned facilities and lands. In two rural towns, Ramapo and Shawangunk, the religious exemptions exceed the total religious exemptions for the cities of Buffalo, Rochester, and Syracuse, combined. There is a direct impact on local housing concerns in all of these communities, where it is extremely difficult for lower income families to afford the taxes on their homes.

It was noted that in some rural communities, PILOT agreements issued by IDAs when funding industrial or wind energy projects can be quite beneficial. In some communities, those PILOT payments allow the local tax levy to be reduced significantly, or even eliminated.

Interestingly, there is no mention whatsoever in the report on the impact of tax breaks afforded to affordable housing projects that are owned by nonprofit sponsors,

suggesting that this sector does not have a significant impact on tax revenues across the state. That is interesting considering how often the subject is raised during NIM-BY debates on proposed affordable housing projects. Perhaps there is far more tax burden generated in localities from hospital or state park expansions, than from a 515 project.

The Comptroller's report notes that some of the laws related to tax exemption can be obscure and difficult for local assessors to track for compliance. The full report can be found at <http://www.osc.state.ny.us/localgov/pubs/research/property-tax-exemptions.pdf>.

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

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Bits and Pieces...

Please Listen To All Of Our Phone Options

Our menu has changed. The antiquated phone system at the Rural Housing Coalition died in early February, and has been replaced. Please note, the old 2 digit extension system has been updated, now requiring 3 digits, so we mean it when our outgoing message says that our menu options have changed. If you are calling staff, please insert a 1 in front of the extension that you are used to calling.

AHP Funding Round

The Federal Home Loan Bank of NY expects to announce the next grant cycle of AHP funding in the first week of April. Applicants will have 45 days from the issuance of the RFP to submit their proposals online. Funding awards are expected to be announced in the mid-late fall. It's time to start pulling together your projects!

New York State HEAP Program Update

New York State's Home Energy Assistance Program (HEAP) is still open and available for low-income residents and households. The New York State Office of Temporary and Disability Assistance (OTDA) opened the Regular benefit program on November 13, 2017 and opened the Emergency benefit component on January 2, 2018. Due to exceptionally cold temperatures and increased energy needs, OTDA opened a second Emergency benefit on Monday, February 12, 2018 to eligible households that have exhausted the Regular and first Emergency benefits and are experiencing a life threatening or crisis energy emergency. The Regular, first and second Emergency components are scheduled to close April 27, 2018 or when funding allocated to these components is exhausted. For updates on component closing dates, please visit <https://otda.ny.gov/programs/heap/>.

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.

CDBG DR NOFA Issued

NYS Homes and Community Renewal issued a NOFA for funding on February 7th for CDBG-DR projects that will be financed by tax exempt bonds issued by the state Housing Finance Agency. The goal of the program is to construct new rental housing or rehabilitate existing apartments damaged during Hurricane Irene, Superstorm Sandy or tropical storm Lee. Projects receiving funding under this NOFA will have first mortgage financing with Private Activity Bonds issued by HFA. The application deadline is March 9th.

For more information, please see the NOFA at www.nyshcr.org/Funding/NYSCDBG/CDBG-DR-AHF-RFP-2018.PDF.

NYSERDA Seeks Retrofit Projects

NYSERDA is accepting applications for the Retrofit NY program, which seeks to make modifications to existing multifamily housing projects that will result in Netzero energy usage. The program follows a model from the Netherlands known as Energiesprong. The program design involves wrapping or encasing existing units in superinsulated panels, including high performance window glazing. Interior work includes updating mechanical systems for greater efficiency, and the use of renewable energy technologies where possible. Ideal projects are apartment complexes that are one or two stories, that are in need of physical updates, and that have fairly simple exterior designs. This is not a program for historically significant properties.

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Affordable And Supportive Housing Development Training

A three-part training mini-series has been scheduled covering the basics of affordable housing, effective strategies for non-profit service providers to partner on tax-credit financed supportive housing, and a primer on getting started with choosing the members of your development team. The first session will be held on March 27th from 10:30 AM to 3:30 PM in Albany. This training series is targeted to not-for-profits who have no or limited experience in the development of tax-credit financed affordable and supportive housing. An informal networking mixer to follow from 4:00 - 6:00 PM, sponsored by DGA Builders.

For more information and to register, please follow this link: <http://conta.cc/2EVRoHg>.

Session I: Affordable Housing 101, Presented by: Monica McCullough

Session II: Strategies for Non-Profits to Participate in Tax-Credit Financed Supportive Housing Developments, Presented by: Josh Gewolb & Monica McCullough

Session III: Getting Started: Choosing your Development Team, Presented by: Anthony DiTucci & Whit Youngstrom, Josh Gewolb, Monica McCullough, and Vanessa Villeneuve.



Advocates in Action, Feb. 2018

Map To Opportunity Zone Communities

Included in the recently enacted federal tax reform is a little known program called Opportunity Zones. The program provides investors tax benefits on investments made in certain rural and low income communities. Eligible communities (Census Tracts) have been pre-identified, based on low income population concentrations, or being contiguous to such tracts. A map created by Enterprise details those eligible census tracts.

While there are rural census tracts that qualify for this program, it is worth noting that large swaths of rural New York are not eligible, including the Finger Lakes, much of the Hudson Valley, most of Long Island, certain areas of the Adirondacks, and the exurban areas around the major cities. View the interactive map at <http://enterprise.kis.maps.arcgis.com/apps/View/index.html?appid=c04116fc2dba4849af21ea5a41b64547&extent=-138.5130,20.0733,-54.1381,52.9465>.

Save The Dates!

The 2018 Affordable Housing and Community Development Conference will be held on September 24-26 in Liverpool, New York.

Sponsorships are now available. For more information on supporting the premiere rural-focused training for housing and community development practitioners in New York, please contact Colin McKnight at (518) 458-8696x114.

Mark Your Calendar Today!

Healthy Homes Webinar

HUD will host a webinar: **Healthy Homes Webinar for Housing Counselors** on March 6th, beginning at 1:30 PM. Pre-registration is required for this session at <https://register.gotowebinar.com/register/4946889019597577219>.

HUD housing counselors may want to educate clients on healthy homes in one-on-one counseling as well as in group education. This webinar will cover how housing counselors can play an important role in educating clients about how to purchase, rent, and maintain safe and healthy homes when they:

educate clients about lead-based paint, mold, radon, and other potential hazards in the home; make families aware of the laws and regulations that are in place to protect them from these hazards; and recommend steps and actions for preventing and addressing hazards.

The webinar will also introduce HUD's Healthy Housing Toolkit for Housing Counselors. The Toolkit is found online at www.hudexchange.info/resources/documents/Healthy-Housing-Toolkit-for-Housing-Counselors.pdf.

HUD Housing Counseling Core Competency Training

RCAC is offering a 5 day intensive training for housing counselors on the core competencies for HUD certification in Troy, NY on May 22-24th. The course will prepare you for the exam by covering all six Core Topics that housing counselors need to be competent: 1. Financial Management; 2. Housing Affordability; 3. Homeownership; 4. Tenancy; 5. Fair Housing and Civil Rights; 6. Avoiding Foreclosure and Eviction. There is a \$150 fee to attend this 5-day course. Scholarships available; deadline: March 22, 2018. Learn more at www.events.rcac.org/assnfe/ev.asp?ID=1353.

Youth Homeless Demonstration

HUD is accepting applications until April 17th for a demonstration program to end youth homelessness. 11 grants will be awarded, of which 5 will be rural. A total of \$43 million is available in this NOFA. See opportunity FR-6100-N-35 on Grants.gov for the NOFA. The CFDA is 14.276.

Smoke-free Housing Webinar

NYS HCR recently removed an impediment to healthy housing that required developers transitioning to smoke-free environments to make exceptions for current smokers. By removing this grandfather rule, the agency is advancing its mission of providing safe, sustainable, affordable homes to people throughout New York. Developers transitioning to smoke-free properties must notify tenants at least 60 days prior to a pending lease renewal.

HCR's Office of Housing Preservation, in partnership with Smoke-Free Housing NY, will host a free webinar on March 20th at 2:00 PM

designed to educate affordable housing providers on this change in policy, and equip them with the information and resources they need to maintain healthy, smoke-free properties. The webinar follows a series of workshops HCR hosted at its regional offices around the state to help owners and management companies transition to smoke-free housing.

More information on smoke-free housing can be located at the NYS Smoke-Free Housing website.

Email events@nyshcr.org to register for the webinar.

Advocates Storm The Capitol

The New York Rural Advocates made a showing at the state Capitol on February 27th. Running from meeting to meeting between the Legislative Office Building and the Capitol, the Advocates made the case for restoration of funding for the Rural Preservation Program, and increases in housing program funding. There was a good turnout for the day, including two RPC board members that took time off from their day jobs to attend and fight for sufficient funds to operate their RPCs.

Thanks to all who were able to attend, or visited their legislators in district offices.

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! There is also a Facebook group specifically for Executive Directors of RPCs found at **RPC Open House for Executive Directors**.

Leasing Agent

Conifer Realty has PT openings for Leasing Agents at multifamily communities in Horseheads, Ithaca, and Syracuse. Seek highly-motivated, outgoing candidates with excellent customer service and communication skills with the ability “to close the deal.” The position is part-time with mandatory Saturday hours and two flexible evenings per week. Minimum 1 + years previous customer service, marketing experience (prior apartment leasing a plus). Must be a self-starter who works well independently, is proactive and reliable, and enjoys making a positive difference in the lives of the residents. Will handle administrative duties; experience with MS Office (Word, Excel) needed. Good business skills needed including attention to detail in reporting and ability to multi-task with excellent time management and organizational skills. Must enjoy meeting with potential renters who are interested in moving into the property and assisting with coordinating their move-in with the property Team. Reliable transportation required.

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

Career Opportunities

Director Of Community Services

The Director of Community Services is responsible for management of the Neighborhood and Rural Preservation Programs (NPP/RPP), Housing Counseling Programs, Member Item Program (MIPS) and other programs as funding sources become available. Duties and Responsibilities include, but are not limited to:

- Interpret program-related policies and statutes to clarify program goals and objectives. Specifically:
 - Evaluate legacy program design and develop options for modernizing and reinvigorating the existing stakeholder base;
 - Assist with the development and implementation of internal and external policies and procedures for the Neighborhood and Rural Preservation Programs (NPP/RPP) and other programs as needed;
 - Supervise and manage Program staff to ensure program goals and timeframes are met as necessary, and program administration is performed in accordance with all requisite statutes, rules, regulations, program guidelines, etc.;
 - Articulate program rules and regulations to provide advanced direct technical assistance to grantees to promote comprehension of program regulations, requirements, and contracting processes;
 - Manage assigned Program caseload, including but not limited to tracking and monitoring project portfolio through application, funding, development and compliance phases, including on-site monitoring of Program grantees and database record keeping and reporting support.
- Minimum Qualifications and Desired Skills*
- Bachelor’s degree in humanities, public or business administration with a minimum of five (5) years of professional work experience in grants or contract management position. Master’s degree preferred;
 - Management experience, including supervising staff members in regional locations;
 - Familiarity with NYS Legislative process;
 - Experience working in a broad range of communities, i.e. population size, geographic region;
 - Understanding of how to work effectively in and with diverse communities;
 - Interest in Housing, Community and Economic Development;
 - Affinity toward technology

Applicants must include a cover letter, resume and relevant writing sample for review. This may include professional correspondence, procedural documents or other examples of technical writing. Applicant must describe in a cover letter how he/she meets the minimum qualifications, and how the work experience outlined in the accompanying resume relates to the available position. Applicants are also encouraged to use the cover letter as an opportunity to identify specific skills, including knowledge of software or database systems that may be useful for this position. TO APPLY, please respond as directed above to: HTFCJobs@nyschr.org. EOE

Retrofit, Cont’.

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The Retrofit NY program will match building owners with a design/build team and guide the process through design and execution. Financial support for the initial participants in the program will come from NYSERDA. This program is a key element of Governor Cuomo’s strategy of reducing carbon emissions across New York. The final deadline for submission of applications is July 31st, although applications will be accepted and reviewed on a rolling basis. A total of 6 projects will be accepted in this phase.

In addition to applications from building owners, NYSERDA is looing for proposals from qualified design/build team members, including architects, engineers and builders. If you are interested in pursuing building with these cutting edge technologies, please contact Saul Brown at NYSERDA at (212) 971-5342 x. 3028.

For more information and the link to the application portal, visit: <https://www.nyserda.ny.gov/retrofitny>.



CDBG And Solar

NYSERDA will host a webinar on March 21st to share the experience of a western New York town that invested Community Development Block Grant funds in solar arrays for lower income families.

The Town of Tonawanda, NY recently completed a Solarize campaign in which they were able to offer low- to moderate-income households the ability to purchase solar panel installations financed through the US Department of Housing and Urban Development’s Community Development Block Grant Program. Eligible households are offered a 0% interest, deferred payment loan to purchase a residential solar installation. Every community in New York State that receives CDBG funding from HUD can utilize these funds to provide energy efficiency improvements, including solar panel installations, to income qualified homeowners. James Hartz, Director of Community Development for the Town, will present the details of

how Tonawanda implemented a program utilizing CDBG funds to expand solar access to low- to moderate-income residents.

The webinar will be held on Wednesday, March 21st, from 1:30 - 2:30 PM. To register, visit: https://www.nyserda.ny.gov/LIFE-Webinar-Series.o?nomenu=true&siteurl=nyserda-events&service=6&rnd=0.18925687274353475&main_url=https%3A%2F%2Fnyserda-events.webex.com%2Fec3100%2Feventcenter%2Fevent%2FeventAction.do%3FtheAction%3Ddetail%26%26%26EMK%3D4832534b0000004d63e32b6ed4fe a01a3c83faf76178964185e0e8d5717d3e4e599371d990b2a06%26siteurl%3Dnyserda-events%26confViewID%3D788966465-24533839%26encryptTicket%3DSDJTSwAAAAQNQCUKg5FF3m-wTUKgP-my8LBUDYMHGarV_b0EcczmxGw2%26

Webinar On Home Inspection

RCAC has scheduled a webinar on May 17, 2018 - **Best practices in the Home Inspection Process.** Learn about the importance of a home inspection. This webinar will help counselors understand how the home inspection industry is regulated, guide consumers to selecting a qualified home inspector, advise consumers on the importance of participating during the actual inspection appointment, and, using a framework based on HUD’s

Healthy Homes initiative, evaluate the findings to determine if the subject property will provide safe and sustainable housing for them and their families. The session will also provide decisioning tools to help guide consumers through the contract decision making process should the home inspection findings indicate some repairs are needed. There is a \$25 fee to attend this webinar. Register at www.events.rcac.org/assnfe/ev.asp?ID=1357.

#FinHealthMatters

Day is April 25!

How will you promote financial health and well-being?

State Buys Additional Mortgages In Foreclosure Hot Spots

Governor Cuomo announced on February 7th that the state's Community Restoration Fund purchased an additional 172 mortgages to prevent foreclosure and keep the homes from abandonment. The total invested in the fund to date is \$10 million, which has enabled the purchase of 570 distressed mortgages overall.

The Governor launched the CRF in 2017 to purchase the first 378 distressed mortgages through the fund and modify them to help homeowners regain stable financial footing. To keep original owners in their homes, the CRF program works in ways that public and private servicers cannot. The program engages a network of locally based nonprofit housing organizations that provide one-on-one counselling

with the owner and direct outreach to the lender to help modify the loan and provide support for necessary repairs to address deferred maintenance. The largest number of mortgages purchased under the program have been in the mid-Hudson Valley. Several counties in the Hudson Valley have been ground zero of foreclosure problems upstate since the mortgage crisis began in 2008.

As of January 2018, the CRF approved trial or permanent mortgage modifications for 37 homeowners, representing more than \$3 million in approved debt forgiveness. A total of 22 homeowners have either become current on or fully paid off their original mortgage loan. Another 105 borrowers are working with a housing counselor in hopes of arriving at a loan modification.

In cases where a mortgage modification is not possible and the homeowner cannot financially support a reduced mortgage or no longer wants to own a home, HCR and its nonprofit partners can offer resources and support to help the owner get a fresh start. This ensures that the property is not abandoned, is quickly repaired and is resold as affordable housing to a qualified buyer.

Funding for the initiative came from settlement funds paid to New York State by Morgan Stanley. Governor Cuomo signed wide-ranging anti-foreclosure legislation in June 2016, which included the creation of the CRF. This committed settlement funds, derived from actions that led to the mortgage crisis, toward fighting foreclosure.

Visit our website at www.ruralhousing.org
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