



June 4, 2018

The Honorable Roy Edgington, Jr.
Mayor, City of Fernley
595 Silver Lace Blvd
Fernley, NV 89408

Dear Mayor Edgington:

On behalf of the Nevada Rural Housing Authority (NRHA), I would like to thank you for your longstanding and valuable partnership with NRHA. Because of our strong partnership, **NRHA has invested \$69.3 million and helped 430 families in your community** to obtain their dream of affordable homeownership, which is critical to building healthy communities. This accomplishment would not have been possible without you! NRHA's ability to continue serving your community with the most innovative rural homebuyer programs is predicated on receiving a transfer from your Private Activity Bond Cap (PABC), which will be combined with transfers from other cities and counties to fund NRHA's Single-Family Housing program.

As Nevada experiences continued rapid growth in population and a long-hoped-for economic recovery, a record number of families seek our help. NRHA helps families overcome barriers to homeownership through our flagship Home At Last™ programs - currently offering Mortgage Credit Certificates, Down Payment Assistance, and soon a new lease-to-own option. In the past three years, the NRHA Home At Last™ program has twice received the prestigious National Association of Local Housing Finance Agencies (NALHFA) Single-Family Housing Excellence award. As a national award-winning program, NRHA continuously strives to meet our mission to promote, provide and finance affordable housing opportunities for all rural Nevadans. As a result, our programs provide unprecedented access to credit, resulting in doors being opened so that rural Nevadans can afford to own a home of their own.

To expedite the transfer of your PABC allocation to NRHA, we simply need a board resolution and the corresponding transfer certificate (see attached). **Please accept this letter as our formal request to schedule this action (or consent) item for your July 18, 2018 City Council meeting.**

Once the resolution and transfer certificate are signed, **within 5-days of board approval**, please email a copy to Diane@NVRural.org and submit the original transfer documents to:

Attn: Carrie Foley
Nevada Department of Business & Industry
3300 W. Sahara Ave., Suite 425
Las Vegas, NV 89102

The transfer of PABC does not obligate the City of Fernley in any way. If you have any questions about the transfer, please consult your counsel or NRHA's tax counsel, Ryan Bowen at (312) 845-3277.

We look forward to our continued partnership and to helping more Nevadans into homeownership.

Sincerely,

William L. Brewer
Deputy Director

Enclosures: 3
Attachment 1: 2018 Distribution of PABC
Attachment 2: Resolution
Attachment 3: Transfer Certificate

3695 Desatoya Drive Carson City, NV 89701 • P: 775-887-1796 • F: 775-887-1798
TDD: 800-545-1833 ext. 545 • NVRural.org • Diane@NVRural.org
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RESOLUTION NO. _____

RESOLUTION OF THE CITY COUNCIL OF FERNLEY, NEVADA PROVIDING FOR THE TRANSFER OF THE CITY'S 2018 PRIVATE ACTIVITY BOND VOLUME CAP TO THE NEVADA RURAL HOUSING AUTHORITY; AND OTHER MATTERS RELATED THERETO

WHEREAS, pursuant to the provisions of Chapter 348A of the Nevada Revised Statutes ("NRS") and Chapter 348A of the Nevada Administrative Code ("NAC"), there has been allocated to the City of Fernley, Lyon County, Nevada (the "City," "County" and "State," respectively), the amount of \$1,017,111.79 in tax-exempt private activity bond volume cap for year 2018 (the "2018 Bond Cap"); and

WHEREAS, the Nevada Rural Housing Authority (the "NRHA"), has requested that the City transfer its 2018 Bond Cap to the NRHA for the purpose of providing a means of financing the costs of single family residential housing that will provide decent, safe and sanitary dwellings at affordable prices for persons of low and moderate income ("Single Family Programs"); and

WHEREAS, the City is a local government as defined by NAC 348A.070; and

WHEREAS, Section 348A.180 of the NAC provides a procedure whereby the City may, by resolution, transfer to any other local government located within the same county, all or any portion of its 2018 Bond Cap; and

WHEREAS, pursuant to NRS 315.983(1)(a), the NRHA is an instrumentality, local government and political subdivision of the State; and

WHEREAS, the NRHA is located within the County, pursuant to NRS 315.963, which defines the NRHA's area of operation as "any area of the State which is not included within the corporate limits of a city or town having a population of 150,000 or more."

NOW, THEREFORE, the City Council of the City does hereby find, resolve, determine and order as follows:

Section 1. Recitals. The recitals set forth herein above are true and correct in all respects.

Section 2. Transfer of Private Activity Bond Volume Cap. Pursuant to NAC 348A.180, the City hereby transfers 2018 Bond Cap in the amount of \$1,017,111.79 to the NRHA for its Single Family Programs.

Section 3. Use of 2018 Bond Cap. The NRHA will use the 2018 Bond Cap for single family purposes in calendar year 2018, or carry forward any remaining amount according to the Internal Revenue Code of 1986, as amended, for such purposes.

Section 4. Representative of City. Pursuant to NAC 348A.180(1), the Director may contact Daphne Hooper, regarding this Resolution at (775) 784-9864 or in writing at 595 Silver Lace Blvd., Fernley, NV 89408.

Section 5. Additional Action. The Mayor and City Manager are hereby authorized and directed to take all actions as necessary to effectuate the transfer of the 2018 Bond Cap, and carry out the duties of the City hereunder, including the execution of all certificates pertaining to the transfer as required by NAC Ch. 348A.

Section 6. Direction to the NRHA. The NRHA shall notify the Director in writing as soon as practicable of the occurrence or nonoccurrence of any term or condition that would affect the disposition of the 2018 Bond Cap.

Section 7. Representative of the NRHA. Pursuant to NAC 348A.180(3), the Director may contact Diane Arvizo, Director of Homeownership Programs of the NRHA regarding this Resolution at (775) 886-7900 or in writing at Nevada Rural Housing Authority, 3695 Desatoya Drive, Carson City, Nevada 89701.

Section 8. Obligation of the City. This Resolution is not to be construed as a pledge of the faith and credit of or by the City, or of any agency, instrumentality, or subdivision of the City. Nothing in this Resolution obligates or authorizes the City to issue bonds for any project or to grant approvals for a project or constitutes a representation that such bonds will be issued.

Section 9. Enforceability. If any section, paragraph, clause or provision of this Resolution shall for any reason be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause or provision shall not affect any of the remaining provisions of this Resolution. This Resolution shall go into effect immediately upon its passage.

ADOPTED, SIGNED AND APPROVED this ____ day of _____, 2018.

CITY OF FERNLEY, NEVADA

By _____
Roy Edgington, Jr., Mayor

ATTEST:

By _____
Kimberly Swanson, City Clerk

CERTIFICATE OF TRANSFER OF VOLUME CAP

I, Kimberly Swanson, am the duly chosen and qualified Clerk of the City of Fernley, Nevada (the "City") and in the performance of my duties as Clerk do hereby certify to the Office of Business Finance and Planning in accordance with Section 348A.260 of the Nevada Administrative Code ("NAC"), that the 2018 private activity bond volume cap allocated to the City in the amount of \$1,017,111.79 has been transferred as follows:

\$1,017,111.79 has been transferred pursuant to NAC 348A.180 from the City, a local government, located in Lyon County to the Nevada Rural Housing Authority, a local government, located within Lyon County for the purpose of providing a means of financing the costs of single family residential housing that will provide decent, safe and sanitary dwellings at affordable prices for persons of low and moderate income.

This certificate is being filed within five (5) days of the transfer being made in accordance with NAC 348.260.

CITY OF FERNLEY, NEVADA

By _____
Kimberly Swanson, City Clerk

cc: Diane Arvizo, Nevada Rural Housing Authority



NRHA’s mission to promote, provide and finance affordable housing opportunities for all rural Nevadans is truly at the epicenter of building thriving rural communities. Home At Last™ is an integral part of expanding and ensuring homeownership opportunities in rural Nevada, which is a key component to successful economic development throughout the state.

NRHA’s Home At Last™ program has twice been the recipient of the distinguished Single-Family Housing Excellence Award from the National Association of Local Housing Finance Agencies (NALHFA). As a result of our accomplishments, residents and communities in the Silver State have seen a positive impact: more home purchases, stronger economic recovery and neighborhood stabilization.

Innovation requires commitment and collaboration which in turn produce synergy that captures all parties involved and drives effective change. We take pride in working with our local communities to open doors so that every rural Nevadan has a home they can afford, which is the cornerstone for building healthy communities. Our motto of “Getting You Home” expands vastly beyond geographical boundaries of rural Nevada. We are excited when other housing agencies can replicate our revolutionized programs into their market.

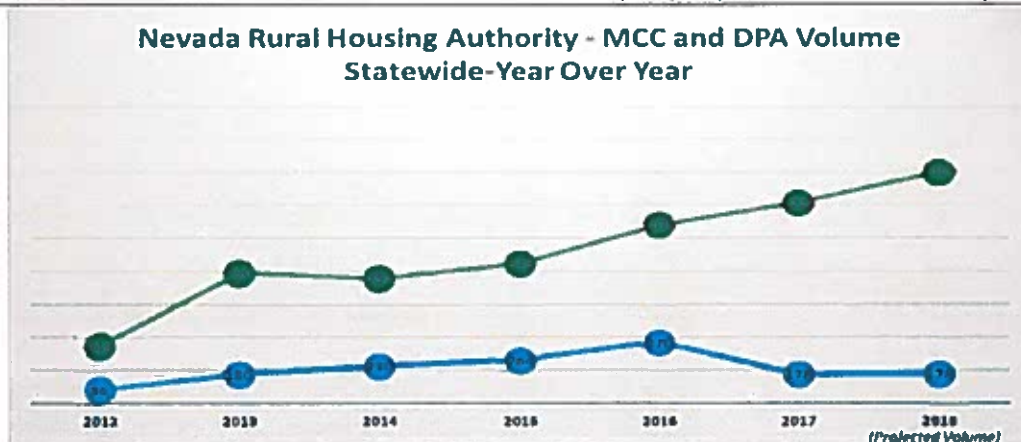
Pursuant to NRS 315.977, NRHA operates under the oversight of a board of commissioners consisting of five commissioners appointed by the Nevada Association of Counties and Nevada League of Cities and Municipalities. NRS 315.983 defines that NRHA is an instrumentality, local government and political subdivision of the State, exercising public and essential governmental functions, and having all the powers necessary or convenient to carry out the purposes and provisions of NRS 315.961 to 315.99874, inclusive. NRHA’s area of operation is defined per NRS 315.9835, as follows: The State Authority may operate in any area of the State which is not included within the corporate limits of a city or town having a population of 150,000 or more.

TOTAL PROGRAM PERFORMANCE (since Home At Last™ launch in 2006):



\$1.3 BILLION in Mortgages Provided
7,259 FAMILIES ASSISTED with Mortgage Credit Certificates and/or Down Payment Assistance
\$24.5 MILLION in tax savings - reinvested into local communities
\$41.5 MILLION in Down Payment Assistance

LYON COUNTY

Township	Loan Volume	# of Loans
Dayton	\$75,718,886	463
Fernley	\$69,342,570	430
Moundhouse	\$1,754,772	13
Silver City	\$129,609	1
Silver Springs	\$6,179,826	47
Stagecoach	\$3,801,272	25
Wellington	\$515,078	3
Yerington	\$6,042,008	49
Total	\$163,484,021	1,031
Program	Loan Volume	# of Loans
Down Payment Assistance Loans	\$121,366,578	755
Mortgage Credit Certificates	\$42,117,443	276
Total	\$163,484,021	1,031



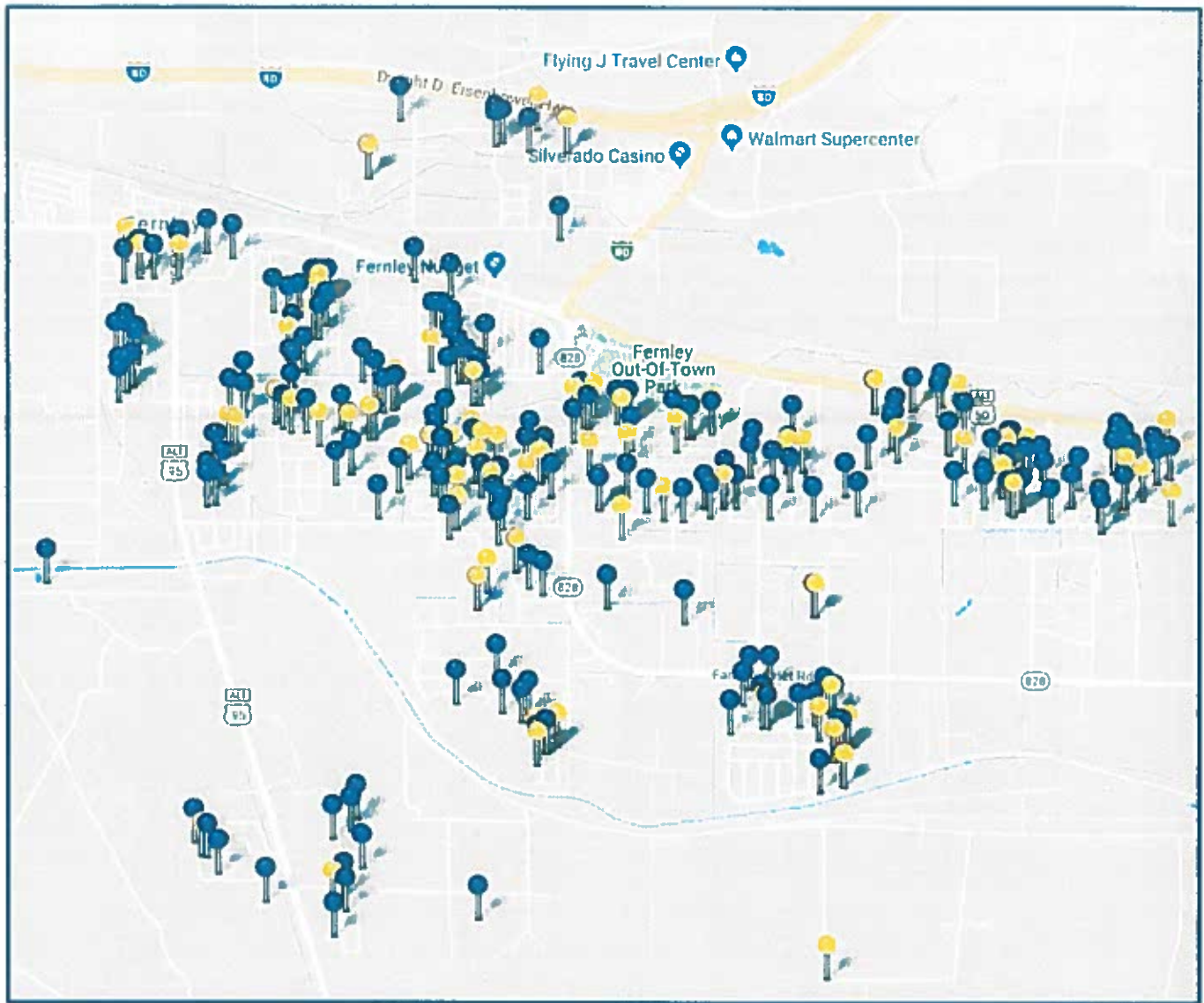
CITY OF FERNLEY - LYON COUNTY

-  = Down Payment Assistance
-  = Mortgage Credit Certificates

Families Assisted: 430

Total Mortgages Provided: \$69,342,570

Average Loan Size: \$161,261.79



Part III - Administrative, Procedural and Miscellaneous

2018 Calendar Year Resident Population Figures

Notice 2018-45

This notice advises State and local housing credit agencies that allocate low-income housing tax credits under § 42 of the Internal Revenue Code, and States and other issuers of tax-exempt private activity bonds under § 141, of the population figures to use in calculating: (1) the 2018 calendar year population-based component of the State housing credit ceiling (Credit Ceiling) under § 42(h)(3)(C)(ii); (2) the 2018 calendar year volume cap (Volume Cap) under § 146; and (3) the 2018 volume limit (Volume Limit) under § 142(k)(5).

Generally, § 146(j) requires determining the population figures for the population-based component of both the Credit Ceiling and the Volume Cap for any calendar year on the basis of the most recent census estimate of the resident population of a State (or issuing authority) released by the U.S. Census Bureau before the beginning of the calendar year. Similarly, § 142(k)(5) bases the Volume Limit on the State population.

Sections 42(h)(3)(H) and 146(d)(2) require adjusting for inflation the population-based component of the Credit Ceiling and the Volume Cap. The Credit Ceiling adjustment for the 2018 calendar year is in Rev. Proc. 2018-22, 2018-18 I.R.B. 524. Section 2 of Rev. Proc. 2018-22 modifies and supersedes section 3.08 of Rev. Proc.

2018-18, 2018-10 I.R.B. 392, and provides that, for calendar year 2018, the amount for calculating the Credit Ceiling under § 42(h)(3)(C)(ii) is the greater of \$2.70 multiplied by the State population, or \$3,105,000. Further, section 3.20 of Rev. Proc. 2018-18 remains unchanged and provides that the amount for calculating the Volume Cap under § 146(d)(1) for calendar year 2018 is the greater of \$105 multiplied by the State population, or \$310,710,000.

For the 50 states, the District of Columbia, and Puerto Rico, the population figures for calculating the Credit Ceiling, the Volume Cap, and the Volume Limit for the 2018 calendar year are the resident population estimates released electronically by the U.S. Census Bureau on December 20, 2017, and described in Press Release CB17-210. For American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands, the population figures for the 2018 calendar year are the 2017 midyear population figures in the U.S. Census Bureau's International Data Base (IDB). The U.S. Census Bureau electronically announced an update of the IDB on August 17, 2017, in Press Release CB17-TPS.64.

For convenience, these figures are reprinted below.

	<u>Resident Population Figures</u>
Alabama	4,874,747
Alaska	739,795
American Samoa	51,504
Arizona	7,016,270
Arkansas	3,004,279

California	39,536,653
Colorado	5,607,154
Connecticut	3,588,184
Delaware	961,939
District of Columbia	693,972
Florida	20,984,400
Georgia	10,429,379
Guam	167,358
Hawaii	1,427,538
Idaho	1,716,943
Illinois	12,802,023
Indiana	6,666,818
Iowa	3,145,711
Kansas	2,913,123
Kentucky	4,454,189
Louisiana	4,684,333
Maine	1,335,907
Maryland	6,052,177
Massachusetts	6,859,819

Michigan	9,962,311
Minnesota	5,576,606
Mississippi	2,984,100
Missouri	6,113,532
Montana	1,050,493
Nebraska	1,920,076
Nevada	2,998,039
New Hampshire	1,342,795
New Jersey	9,005,644
New Mexico	2,088,070
New York	19,849,399
North Carolina	10,273,419
North Dakota	755,393
Northern Mariana Islands	52,263
Ohio	11,658,609
Oklahoma	3,930,864
Oregon	4,142,776
Pennsylvania	12,805,537
Puerto Rico	3,337,177
Rhode Island	1,059,639

South Carolina	5,024,369
South Dakota	869,666
Tennessee	6,715,984
Texas	28,304,596
Utah	3,101,833
Vermont	623,657
Virginia	8,470,020
Virgin Islands, U.S.	107,268
Washington	7,405,743
West Virginia	1,815,857
Wisconsin	5,795,483
Wyoming	579,315

The principal authors of this notice are James A. Holmes, Office of the Associate Chief Counsel (Passthroughs and Special Industries), and Timothy L. Jones, Office of the Associate Chief Counsel (Financial Institutions and Products). For further information regarding this notice, please contact Mr. Holmes at (202) 317-4137 (not a toll-free call).

Governor Certified Population Estimates of Nevada's Counties, Cities and Towns 2000 to 2017
 Estimates from NV State Demographer, NV Department of Taxation

	JULY 1 2013	Percent Change 7/13 - 7/14	JULY 1 2014	Percent Change 7/14 - 7/15	JULY 1 2015	Percent Change 7/15 - 7/16	JULY 1 2016	Percent Change 7/16 - 7/17	JULY 1 2017
State of Nevada	2,800,967	1.5%	2,843,301	1.9%	2,897,584	1.9%	2,953,375	1.1%	2,986,656
Counties									
Towns									
Nye County	44,749	1.6%	45,456	1.3%	46,050	-0.7%	45,737	1.4%	46,390
Amargosa	1,342	6.2%	1,426	-2.1%	1,396	-0.4%	1,390	-3.3%	1,344
Beatty	966	1.0%	975	-0.2%	973	-2.3%	950	1.2%	961
Gabbs	259	-5.6%	245	-5.6%	231	-2.1%	226	-3.4%	218
Manhattan	124	6.9%	133	0.9%	134	-2.7%	130	-3.3%	126
Pahrump	37,030	1.6%	37,626	2.3%	38,482	-0.6%	38,238	2.1%	39,023
Round Mountain	822	2.9%	846	-1.0%	837	-4.6%	799	-3.3%	772
Tonopah	2,593	-0.6%	2,578	-9.0%	2,345	-2.3%	2,291	0.9%	2,311
Pershing County	6,882	-2.4%	6,714	0.5%	6,750	-0.8%	6,693	0.7%	6,743
Lovelock	1,987	-1.8%	1,952	-3.1%	1,893	1.2%	1,915	0.9%	1,933
Imlay	244	5.4%	257	-23.9%	196	6.0%	208	-0.3%	207
Storey County	4,017	-1.1%	3,974	0.3%	3,984	1.5%	4,043	1.0%	4,084
Gold Hill	200	0.6%	201	0.0%	201	1.2%	204	-0.8%	202
Virginia City	841	-1.1%	832	0.0%	831	1.6%	845	0.6%	850
Washoe County	432,324	1.0%	436,797	1.2%	441,946	1.4%	448,316	0.8%	451,923
Reno	232,243	1.3%	235,371	1.4%	238,615	1.5%	242,158	1.0%	244,612
Sparks	91,551	0.9%	92,396	1.3%	93,581	2.3%	95,726	1.3%	96,928
White Pine County	10,095	1.2%	10,218	1.2%	10,336	0.8%	10,413	2.8%	10,705
Ely	4,100	1.6%	4,165	-2.6%	4,056	0.2%	4,065	4.9%	4,267
Lund	206	0.8%	208	-5.5%	197	2.9%	202	1.2%	205
McGill	1,177	2.0%	1,200	-3.2%	1,161	0.4%	1,166	2.2%	1,191
Ruth	424	1.2%	429	1.2%	434	0.8%	437	2.8%	450

Note: This series represents the estimates as certified by NV's Governor each year. It is not a time series reflecting Census 2010.

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State of Nevada	2,800,967	1.5%	2,843,301	1.9%	2,897,584	1.9%	2,953,375	1.1%	2,986,656
Counties									
Cities									
Towns									
Lander County	6,343	3.4%	6,560	-4.8%	6,247	0.2%	6,257	-0.9%	6,200
Austin	169	0.7%	170	-2.6%	166	0.3%	166	0.0%	166
Battle Mountain	3,657	4.0%	3,804	-6.1%	3,573	-0.4%	3,559	-2.4%	3,473
Kingston	124	2.9%	128	-5.9%	120	13.3%	136	-9.5%	123
Lincoln County	5,020	-0.3%	5,004	1.7%	5,088	-0.6%	5,057	2.2%	5,170
Callente	1,068	-1.1%	1,056	-0.7%	1,049	-1.7%	1,031	3.4%	1,066
Alamo	583	-0.9%	576	0.3%	580	13.8%	660	2.0%	673
Paraca	811	-1.7%	797	-1.8%	783	1.9%	798	-0.2%	797
Pioche	790	-0.7%	784	-5.1%	744	3.9%	773	1.4%	784
Lyon County	52,960	0.7%	53,344	-0.1%	53,277	0.7%	53,644	1.9%	54,657
Famley	18,987	0.5%	19,077	-0.7%	18,936	0.6%	19,042	1.4%	19,300
Yerington	3,106	-0.4%	3,095	3.1%	3,191	-0.9%	3,162	1.3%	3,202
Mineral County	4,662	-1.7%	4,584	-1.0%	4,539	0.9%	4,578	2.1%	4,674
Hawthorne	3,076	-1.7%	3,023	0.4%	3,035	-5.5%	2,868	6.9%	3,066
Luning	100	-1.8%	98	3.1%	101	22.1%	123	-15.2%	105
Mina	163	-1.6%	160	-4.9%	153	13.6%	173	-0.2%	173
Walker Lake	346	-5.0%	329	14.7%	378	6.8%	403	-20.1%	322

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State of Nevada	2,800,967	1.5%	2,843,301	1.9%	2,897,584	1.9%	2,953,375	1.1%	2,986,656
Counties									
Cities									
Towns									
Douglas County	48,478	0.2%	48,553	-0.7%	48,223	0.0%	48,235	0.1%	48,300
Gardnerville	5,541	4.0%	5,760	-0.2%	5,751	0.5%	5,780	-1.5%	5,693
Genoa	220	-1.5%	217	-1.1%	215	-0.5%	213	0.0%	213
Minden	2,993	2.7%	3,072	0.0%	3,072	1.2%	3,110	2.6%	3,191
Elko County	53,384	0.0%	53,358	0.4%	53,551	0.8%	53,997	-1.3%	53,287
Carlin	2,851	-4.2%	2,731	-0.1%	2,727	-1.6%	2,684	-2.5%	2,617
Elko	20,958	-0.4%	20,865	-0.7%	20,714	0.0%	20,704	0.4%	20,789
Wells	1,307	8.0%	1,411	-2.8%	1,371	1.3%	1,388	-5.5%	1,312
West Wendover	4,453	-0.7%	4,420	1.3%	4,478	-0.1%	4,474	-6.1%	4,201
Jackpot	923	-1.8%	907	-1.0%	898	0.0%	897	-4.2%	860
Montello	60	-6.3%	56	-0.9%	56	11.6%	62	0.6%	63
Mountain City	109	-1.6%	107	-7.0%	100	-4.1%	95	-8.4%	87
Esmeralda County	858	7.9%	926	-0.4%	923	4.5%	964	0.6%	970
Goldfield	293	-7.2%	272	-3.7%	262	-0.6%	260	1.2%	263
Silver Peak	132	-3.2%	128	4.0%	133	-7.6%	123	-1.1%	122
Eureka County	2,024	-6.0%	1,903	-2.2%	1,862	5.2%	1,959	-1.4%	1,932
Crescent Valley	371	0.8%	374	0.0%	374	-0.5%	372	2.0%	380
Eureka (town)	720	-3.9%	691	0.8%	697	5.1%	732	-4.3%	701
Humboldt County	17,457	-0.4%	17,388	-1.9%	17,057	-1.2%	16,853	0.7%	16,978
Winnemucca	8,185	-1.8%	8,042	-3.0%	7,802	-0.4%	7,772	2.3%	7,947

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State of Nevada	2,800,967	1.5%	2,843,301	1.9%	2,897,584	1.9%	2,953,375	1.1%	2,986,556
Counties									
Cities									
Towns									
Carson City	54,668	-1.3%	53,969	0.6%	54,273	1.7%	55,182	0.5%	55,438
Churchill County	25,322	-0.9%	25,103	0.1%	25,126	0.6%	25,266	0.5%	25,367
Fallon	8,706	-0.7%	8,645	1.4%	8,770	1.2%	8,874	1.8%	9,030
Clark County	2,031,723	1.9%	2,069,450	2.4%	2,118,353	2.3%	2,166,181	1.3%	2,193,818
Boulder City	15,635	0.0%	15,627	1.2%	15,813	3.1%	16,298	-1.1%	16,121
Henderson	274,270	2.4%	280,928	2.5%	287,828	2.3%	294,359	2.2%	300,709
Las Vegas	598,520	2.0%	610,637	1.7%	620,935	1.4%	629,649	0.5%	633,028
Mesquite	17,477	4.5%	18,262	4.4%	19,061	4.9%	19,991	4.2%	20,838
North Las Vegas	226,199	1.9%	230,491	2.1%	235,395	2.3%	240,708	1.1%	243,339
Bunkerville	1,067	-2.7%	1,039	5.7%	1,097	-0.1%	1,096	-5.0%	1,042
Enterprise	170,699	2.0%	174,064	5.6%	183,755	2.6%	188,503	2.7%	193,572
Indian Springs	1,203	1.4%	1,220	1.2%	1,235	1.9%	1,259	0.4%	1,264
Laughlin	8,835	1.4%	8,963	2.5%	9,186	2.1%	9,380	3.1%	9,672
Moapa	1,094	23.6%	1,352	0.8%	1,363	0.6%	1,370	-25.1%	1,026
Moapa Valley	6,871	-0.3%	6,851	0.3%	6,875	1.3%	6,967	2.1%	7,115
Mt. Charleston	651	-2.5%	635	2.9%	653	1.8%	665	0.2%	666
Paradise	187,949	1.6%	191,047	0.9%	192,810	-0.6%	191,705	1.0%	193,712
Searchlight	397	-13.2%	344	0.8%	347	2.6%	356	2.0%	364
Spring Valley	188,818	1.3%	191,342	3.5%	197,958	6.7%	211,232	2.4%	216,228
Summerlin	26,855	1.4%	27,244	3.9%	28,300	6.1%	30,013	1.6%	30,492
Sunrise Manor	199,754	1.5%	202,710	2.0%	206,720	1.6%	209,932	0.1%	210,216
Whitney	39,857	1.8%	40,567	2.7%	41,662	5.9%	44,110	0.8%	44,449
Winchester	31,960	1.4%	32,413	1.1%	32,770	0.6%	32,972	0.3%	33,065

Note: This series represents the estimates as certified by NV's Governor each year. It is not a time series reflecting Census 2010.