

Opportunity Zones Informational Session

John Sternlicht, CEO of EDASC

June 25, 2019

Opportunity Zones - How did we get here?

- Tax Cuts and Jobs Act of 2017 signed into law December 22, 2017; additional regs issued late April, 2019
- Opportunity Zone program provides tax incentives to investments in underserved communities
 - One more tool in the incentives toolkit designed to draw investment to under-resourced areas
 - Seeking to shelter or defer tax on capital gains
 - More worthwhile for large deals (multi-millions)

Opportunity Zones – How did we get here?

- Washington State Department of Commerce in early 2018 developed a process for communities to apply to be considered for nomination as an opportunity zone
 - Each county in Washington State and Native American tribe could nominate eligible tracts for automatic designation.
 - Additionally, all communities in the state could submit opportunity zone proposals for consideration on a competitive basis.
 - Each county's Associate Development Organization (EDASC, here) was tasked with coordinating the process and assisting communities in their applications

Opportunity Zones – How did we get here?

- EDASC coordinated with the county and communities with eligible census tracts to identify ones with good potential as opportunity zones: attractive for job creation or housing investments
 - Skagit County Commissioners selected two eligible tracts (and one adjacent tract) in Mount Vernon to be designated as opportunity zones
 - The cities of Anacortes and Sedro-Woolley submitted opportunity zone applications; Sedro-Woolley's downtown tract was designated
 - The Samish Indian Nation also submitted an eligible tract in Anacortes for automatic designation as an opportunity zone.

Opportunity Zones

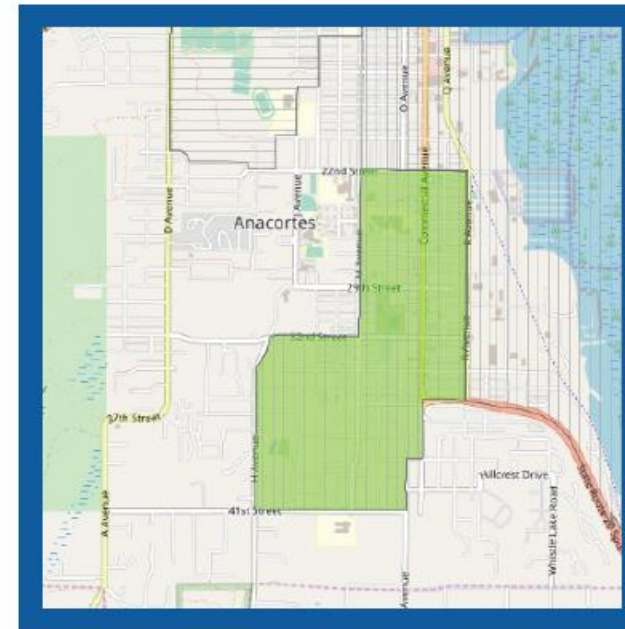
SEDRO-WOOLLEY



MOUNT VERNON



ANACORTES



Opportunity Zones - Resources

- [Washington State Department of Commerce - Opportunity Zones Information](#)
- [U.S. Treasury Department - Opportunity Zone Frequently Asked Questions](#)
- [CDFA Opportunity Zones Resource Page](#)
- [NDC Opportunity Zones Presentation and Frequently Asked Questions](#)
- CDFA [Opportunity Zones Resource Center](#)
 - Note: Certain parts of the Resource Center are accessible to CDFA Members Only.
- CDFA and LISC's [Opportunity Zones Playbook](#)
- CDFA [Federal Financing Webinar Series](#)
 - June 27: Opportunity Zones and Affordable Housing featuring HUD and USDA
 - August 22: Opportunity Zones and Transportation featuring DOT and EDA
 - October 24: Opportunity Zones and Small Business featuring SBA and EDA



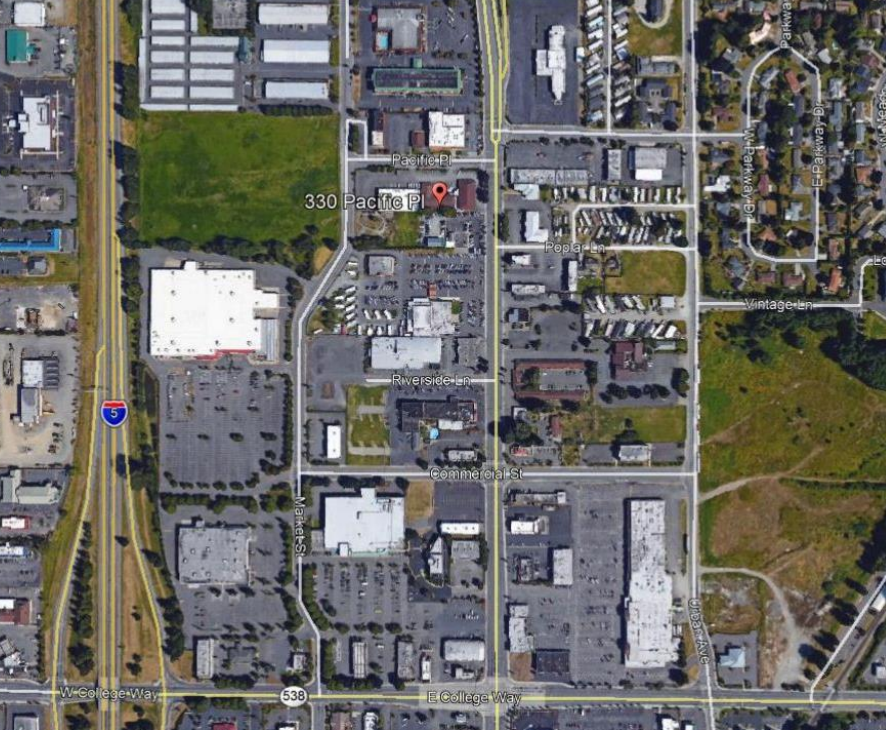
Thank you!

Enhancing Skagit County's quality of life through the creation and preservation of healthy businesses and good jobs.

Community Action – Opportunity zone example



- An example of an opportunity zone located near our meeting place today is Community Action of Skagit County. Their buildings, which are up for sale, could be used by an investor, with all the right elements present, to help our local economy by reinvesting in job creation.



Community Action -
Opportunity Zone Example



HOMES

JOB

COMMUNITY

OPPORTUNITY ZONES 101
Skagit County | June 25, 2019



Department of Commerce

National Development Council

Partners in Community Development since 1969

NDC's work focuses on HOMES, JOBS and COMMUNITY. Founded as a national nonprofit in 1969, NDC has worked for almost 50 years fulfilling its mission to increase the flow of capital for investment in low-income communities. NDC directs capital to support the development and preservation of affordable housing, the creation of jobs through training and small business lending and the advancement of livable communities through investment in social infrastructure.



Opportunity Zones

OVERVIEW

Established by congress in the Tax Cuts and Jobs Act of 2017

Goal is to spur private sector investment in overlooked communities

Provides tax incentives for investing capital gains

Real estate and operating businesses

A “Light Touch” regulatory framework

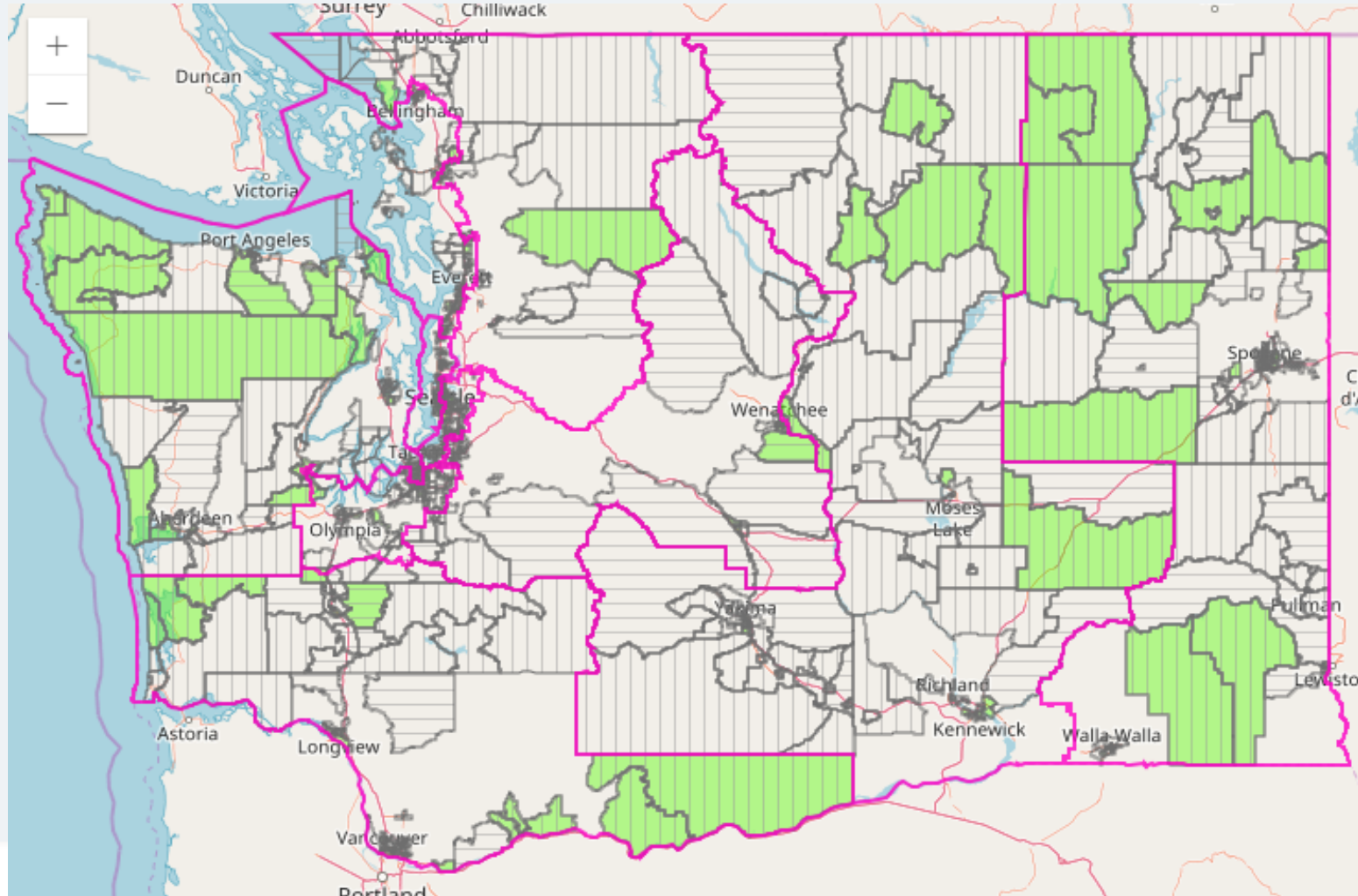
Opportunity Zones

THE BASICS

- **Investments in real estate and operating business, such as:**
 - **Grocery stores**
 - **Manufacturing/industrial businesses**
 - **Healthcare facilities**
 - **Workforce housing**
 - **Co-working spaces**
 - **Hotels**
 - **Incubators**
 - **Research facilities**
 - **Commercial real estate**

Opportunity Zones

ELIGIBLE CENSUS TRACTS



Opportunity Zones

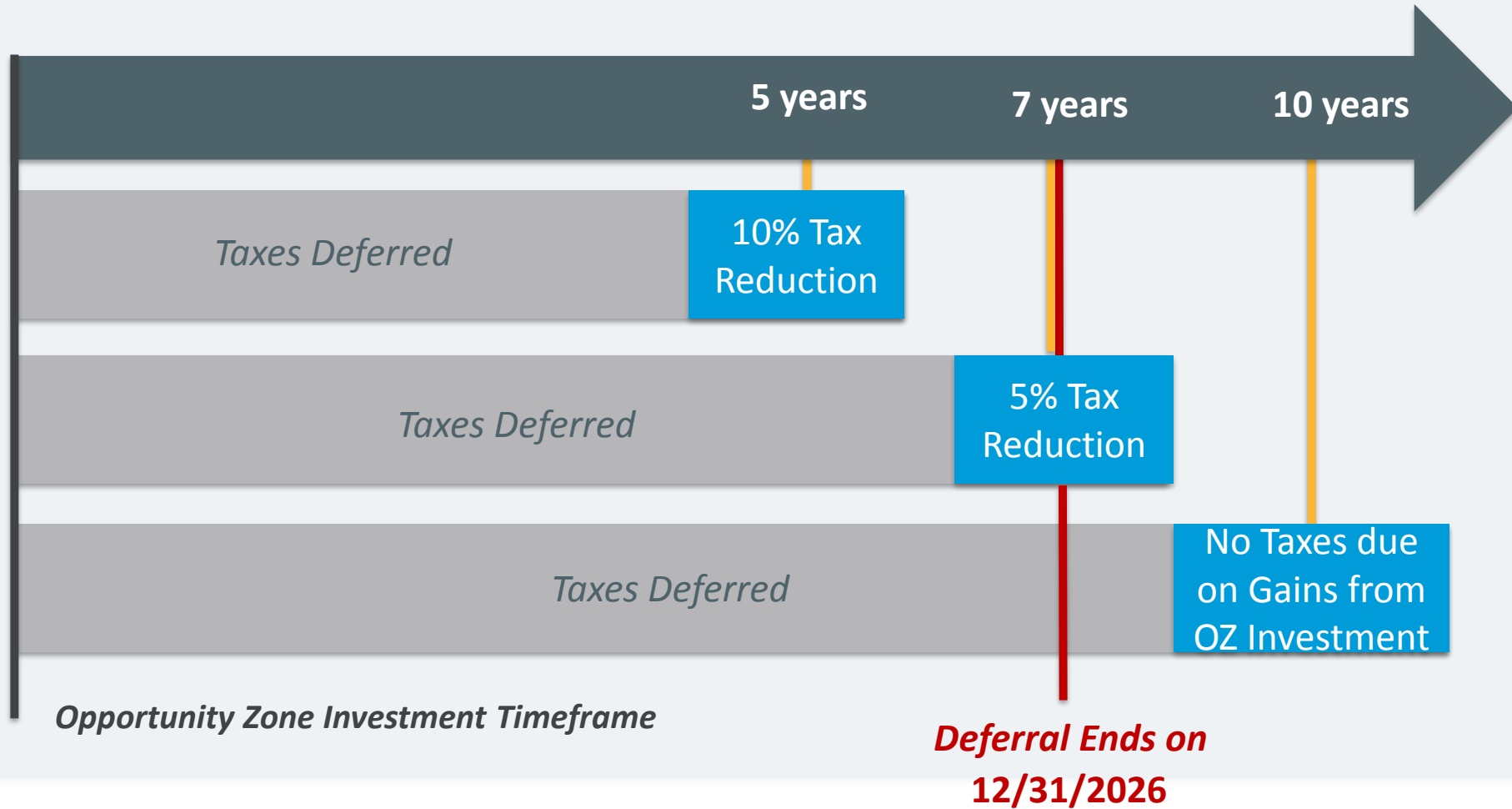
THE BASICS

Provides tax incentives for investors to re-invest unrealized capital gains by:

- **Temporary deferral** of capital gains taxes until 2026
- **Tax reduction** on capital gains (at 5 and 7 years)
- **Elimination of taxes** on gains from OZ investments (if held for 10 years)

Opportunity Zones

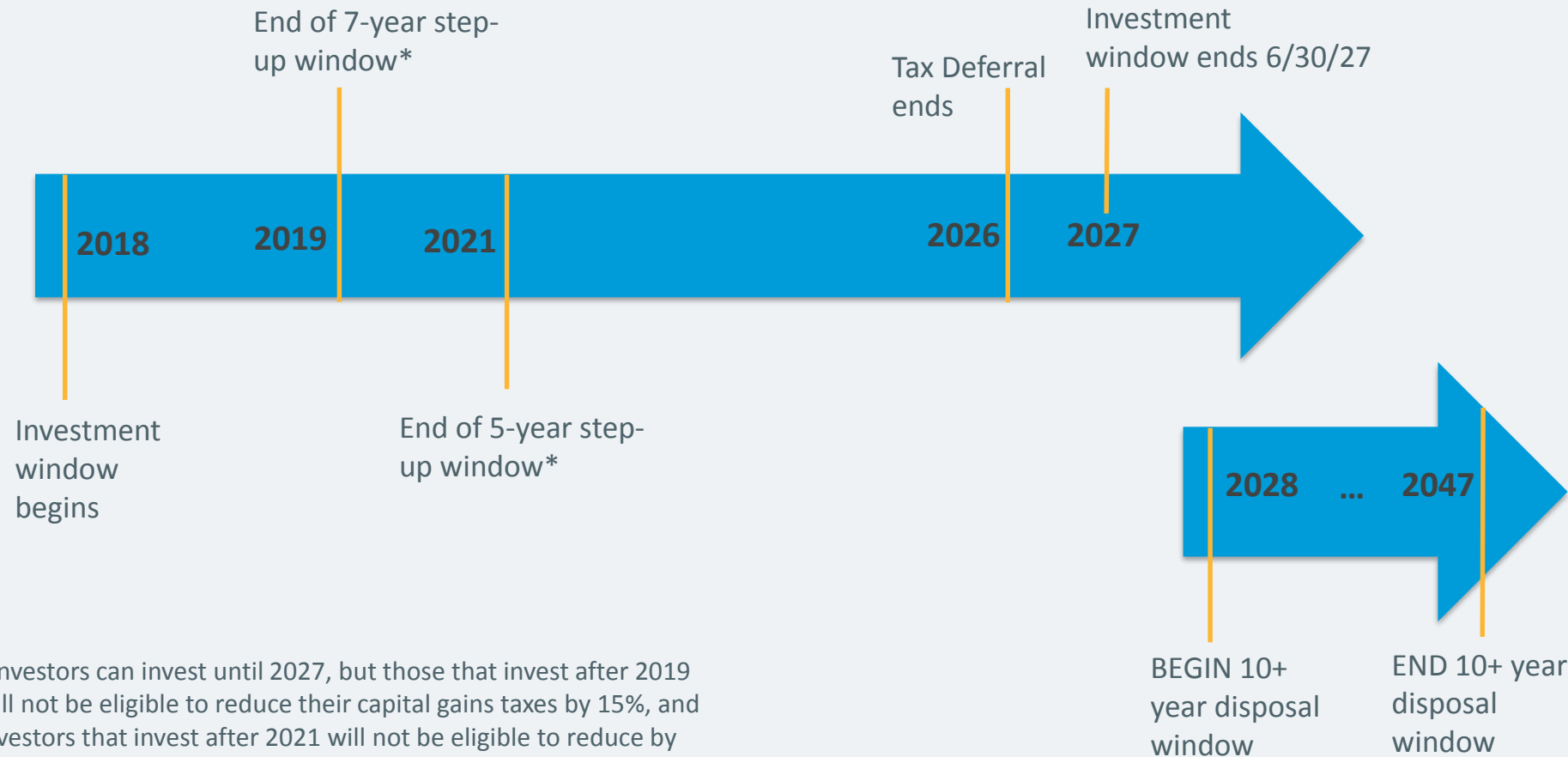
TAX BENEFITS



Opportunity Zones

INVESTMENT TIMELINE

Adapted from EIG



*Investors can invest until 2027, but those that invest after 2019 will not be eligible to reduce their capital gains taxes by 15%, and investors that invest after 2021 will not be eligible to reduce by 10%.

Opportunity Zones

HOW IT WORKS

Individual invests capital gains into Opportunity Fund

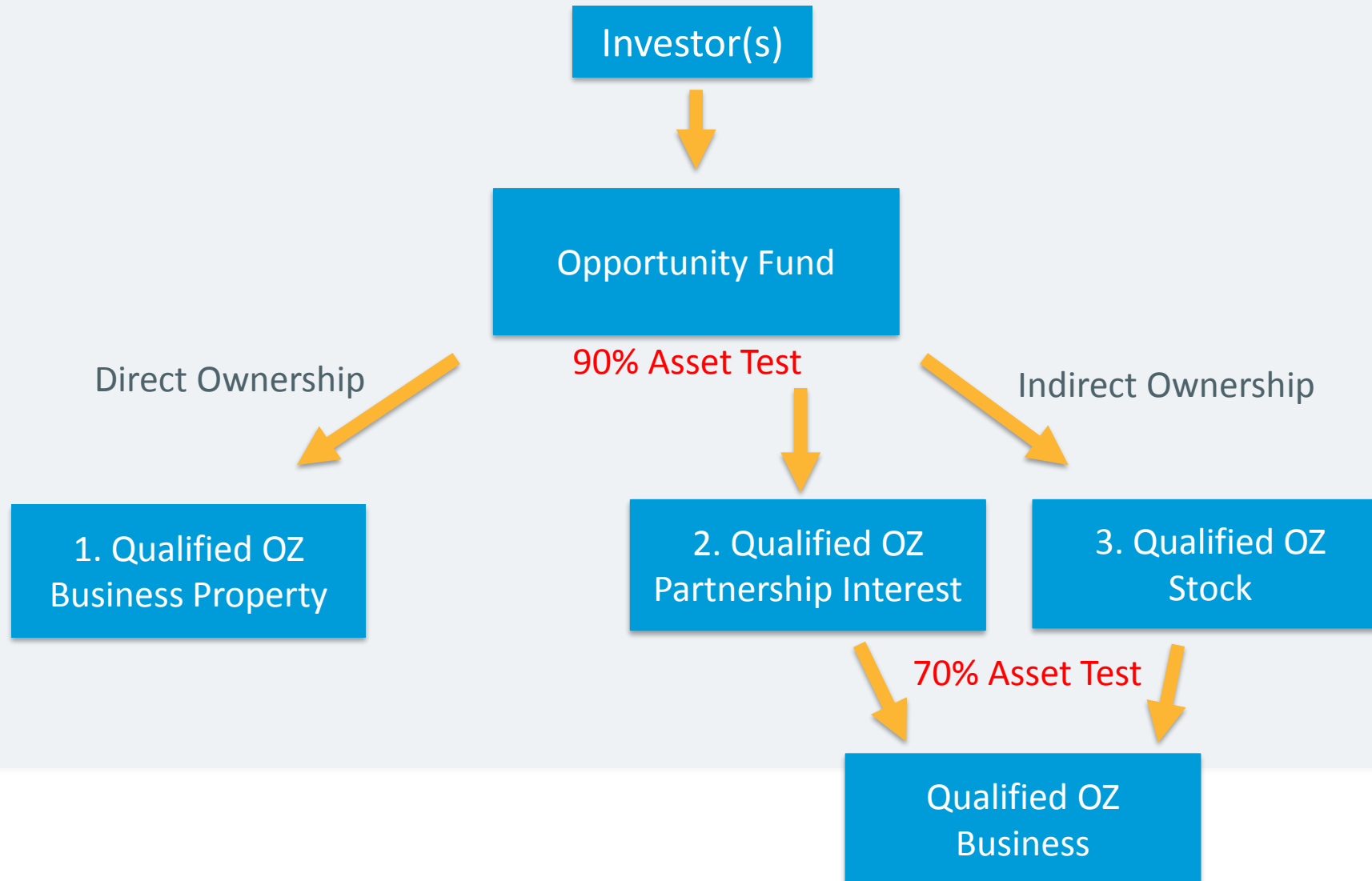
Opportunity Fund invests in qualified Opportunity Zone investments

Qualified investments include:

- Stock or partnership interest in operating business in OZ
- Qualifying property in OZ

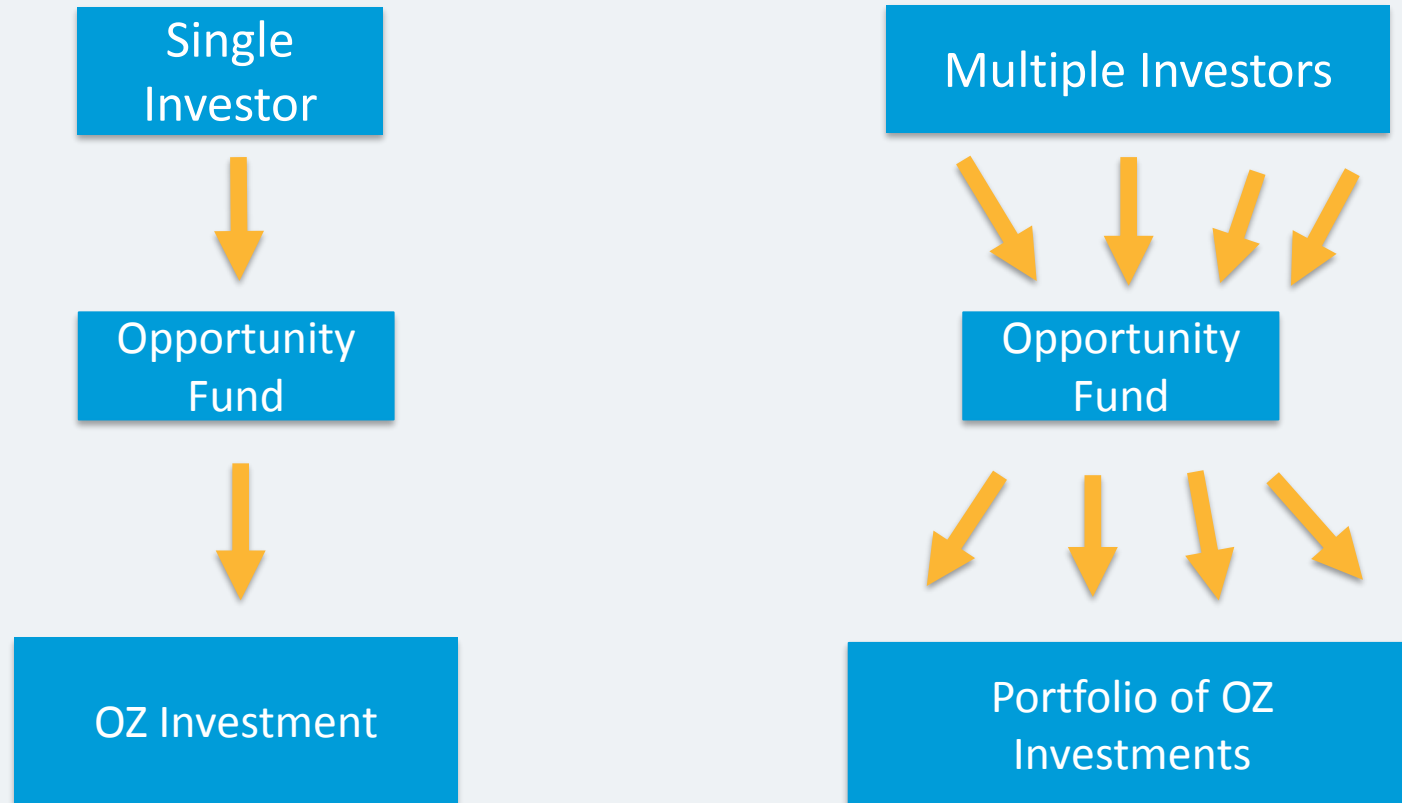
Opportunity Zones

HOW IT WORKS



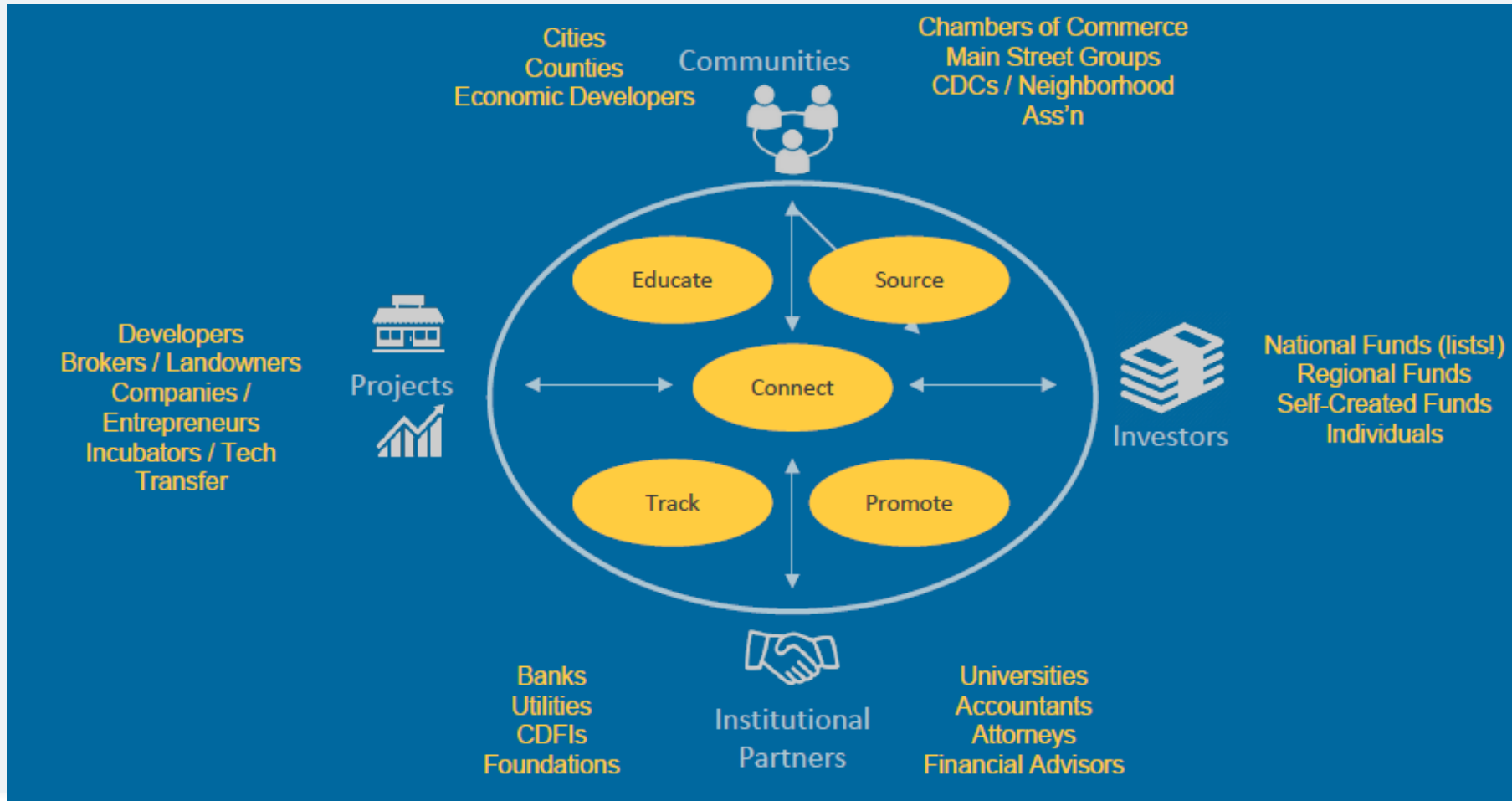
Opportunity Zones

HOW IT WORKS



Opportunity Zones

ECOSYSTEM



Source: Opportunity Alabama

Opportunity Zones

THE FINE PRINT: TIMING

- Investment in QOF must take place within 180 days of realizing capital gain
- Property must be acquired after 12/31/2017
 - Must be purchased by an unrelated party (20%)
 - Leased property also qualifies
- Taxpayers can invest until 6/30/2027 and still receive the 10-year benefit
- “Safe harbor” allows project to take 31 months to spend OZ investment, given a written plan

Opportunity Zones

THE FINE PRINT: ELIGIBILITY

- Real estate or operating business
- No “sin” businesses (i.e. liquor store, tanning salon)
- Can be new construction or rehabilitation
 - Must result in “original use” of property, or substantial improvement (double basis in building)
- Businesses must meet certain location criteria based on hours worked or wages paid within the zone

Opportunity Zones

DRAFT REGULATIONS

- Round 1 of Draft regulations was released in October 2018, and Round 2 released April 2019
- Links:
 - [Round 1 Draft Regulations](#)
 - [Round 2 Draft Regulations](#)
 - QOF draft self-certification form ([IRS Form 8996](#))
 - Updates to [IRS FAQs](#)

Opportunity Zones

DRAFT QOF CERTIFICATION FORM

Form **8996**
 (December 2018)
 Department of the Treasury
 Internal Revenue Service

Qualified Opportunity Fund
 ▶ Go to www.irs.gov/Form8996 for the latest information.
 ▶ Attach to your tax return. See instructions.

OMB No. 1545-0123
 Attachment Sequence No. **996**

Name _____ Employer identification number _____

Part I General Information and Certification

1 Type of taxpayer: Corporation Partnership

2 Is the taxpayer organized for the purpose of investing in qualified opportunity zone property (other than another qualified opportunity fund)?
 No. STOP. Do not file this form with your tax return.
 Yes. Go to line 3.

3 Is this the first period the taxpayer is a Qualified Opportunity Fund?
 Yes. By checking this box, you certify that by the end of the taxpayer's first qualified opportunity fund year, the taxpayer's organizing documents include a statement of the entity's purpose of investing in qualified opportunity zone property and the description of the qualified opportunity zone business. See instructions.
 No. Go to Part II.

4 If "Yes" on line 3, list the first month in which the fund chooses to be a Qualified Opportunity Fund.

Part II Investment Standard Calculation

5 Total qualified opportunity zone property held by the taxpayer on the last day of the first 6-month period of the taxpayer's tax year. See instructions if Part I, line 3 is "Yes"	5		
6 Total assets held by the taxpayer on the last day of the first 6-month period of the taxpayer's tax year. See instructions if Part I, line 3 is "Yes"	6		
7 Divide line 5 by line 6.	7		
8 Total qualified opportunity zone property held by the taxpayer on the last day of the taxpayer's tax year	8		
9 Total assets held by the taxpayer on the last day of the taxpayer's tax year	9		
10 Divide line 8 by line 9.	10		

Part III Qualified Opportunity Fund Average and Penalty

11 Add lines 7 and 10	11		
12 Divide line 11 by 2.0. See instructions if Part I, line 3 is "Yes"	12		
13 Is line 12 equal to or more than .90? <input type="checkbox"/> Yes. Enter -0- on this line and file this form with your tax return. <input type="checkbox"/> No. The fund has failed to maintain the investment standard. Complete Part IV to figure the penalty. Enter the penalty from line 8 of Part IV on this line, and file this form with your tax return	13		

Cat. No. 37820G Form **8996** (12-2018)

Page **2**

Part IV Line 13 Penalty
 If you checked "No" in Part III, line 13 complete Part IV to figure the penalty. Enter the number from line 8 below on Part III, line 13. See instructions if Part I, line 3 is "Yes."

	(a) Month 1	(b) Month 2	(c) Month 3	(d) Month 4	(e) Month 5		
1 Total assets on the last day of the month							
2 Multiply line 1 by .90							
3 Total Qualified Opportunity Zone Property on the last day of the month							
4 Subtract line 3 from line 2. If less than zero, enter -0-							
5 Underpayment rate							
6 Multiply line 4 by line 5							
7 Divide line 6 by 12.0. Round up to two decimal places. See instructions if Part I, line 3 is "Yes"							
	(f) Month 6	(g) Month 7	(h) Month 8	(i) Month 9	(j) Month 10	(k) Month 11	(l) Month 12
1							
2							
3							
4							
5							
6							
7							
8 Penalty. Add columns (a) through (l) of line 7. Enter the total here and on Part III, line 13							

Form **8996** (12-2018)



Opportunity Zones

CHALLENGES

- Lacked **clear** federal guidance until recently
- Concerns about **transparency** and **impact** reporting
- **Gentrification** concerns in some areas (i.e. downtown Seattle)
- **No** guarantees for investment capital
- Opportunity Zone Investments will provide **only a portion** of needed capital

Opportunity Zones

COMMUNITY STRATEGIES

- **Identify and educate an ecosystem of players:**
 - Developers, investors, banks, nonprofits, financial advisors, accountants, community foundations, public entities, etc.
- **Develop a local economic development strategy & pipeline of projects**
 - Identify existing assets, opportunities, resources
 - Identify risks (and how to mitigate them), barriers, things to change
- **Cultivate relationships with investors (local, regional, national)**
- **Encourage impact measurement & reporting**
 - <https://ozframework.org/>
- **Coordinate and connect key players to get projects done!**

Opportunity Zones

CONTACT INFORMATION

Melissa LaFayette

Field Director

National Development Council

mlafayette@ndconline.org

City of Mount Vernon



College Way Commercial zone Interstate 5 – exit 227

Strengths & Opportunities

- Infrastructure improvements
- Fiber optic
- Commercially zoned
- National chain stores present
- Vacant parcels available



Interchange improvements



Improved access to both sides of Interstate 5

Highlights:

- Commercial - major retail present
- Skagit Valley College adjacent development
- Residential
- Large parcels
- Redevelopment encouraged

Historic Downtown & Hospital District



Mount Vernon is the regional geographic center for financial, technology, cultural, legal, health care, education and government.

Strengths & Opportunities

- Fiber optic
- Interstate 5 adjacent
- Subarea planning completed
- Catalyst project
- Public/Private potential



Historic Downtown Highlights

- 11 empty storefronts – 7 are tenant improvements
- Plaza – Mainstreet District Brewing
- Alf Christensen redevelopment – SEPA complete, building permits being processed concurrently
- Paving and sidewalk upgrades along Kincaid corridor
- Flood protection FEMA – flood maps remove district from flood plain
- City owned waterfront parcels
- South of Kincaid Subarea– zoning overlays include mixed use, live/work units, and infill
- Historic downtown – unlimited density

Highlighted project



Proposed new 30,000 sq. ft. mixed use project combining a public library, community center, and free structured public parking



Location

5 minute walk pedestrian shed

Maximizes development potential in subarea and Kincaid corridor

Current Status

LIFT Activated - \$14 million

FEMA Letter of Map Revision issued

Land transfer draft

Foundation Engineering (summer 2019)

Construction late 2020 – phased options

TIMELINE



2019:

Land/Parking Agreement

Foundation design

Phasing decision – project design and engineering

2020:

Finalized design & engineering

Begin construction

2021: Construction – parking decks open

MIXED USE – economic driver activity



Meeting rooms off of 15
Kitchen
Maker Space
Job seeker support
Co-working space
Market research
Community gathering
+ much more

City of Mount Vernon

Free pre-application meetings with Development Services
Department

FAST AND PREDICTABLE ONLINE PERMITTING SYSTEM –
SMARTGOV

Competitive commercial impact fees

mountvernonwa.gov

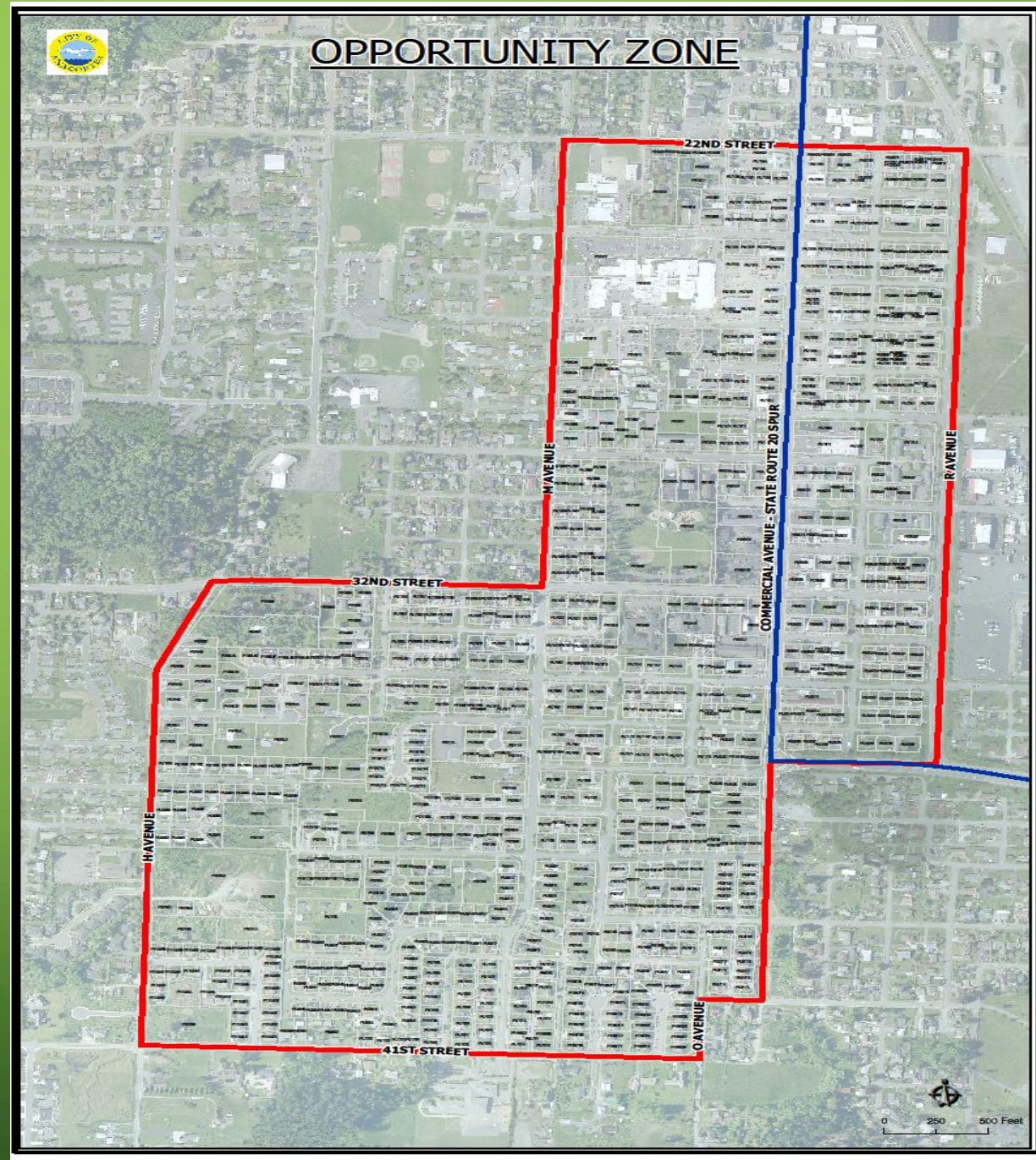




OPPORTUNITY ZONE

CITY OF ANACORTES

THE OZ IN ANACORTES IS BOUNDED ON THE NORTH AND SOUTH BY 22ND AND 41ST STREET, ON THE WEST BY M AVENUE TO 32ND STREET, TO H AVENUE WHERE H MEETS 41ST. THE EAST BOUNDARY RUNS THROUGH R AVENUE. THIS ZONE ALSO INCLUDES A MAJOR PORTION OF COMMERCIAL AVENUE.






The Opportunity Zone includes portions of the Commercial Use Zone (COM), Residential High Density Zone (R4), Residential Medium Density (R3).

The City of Anacortes is updating its Development Regulations to encourage high density multifamily housing in the R4 Zone and Commercial Zone along with Mixed Use Development within the Commercial Zone.



These zones are being updated to allow greater density and bonus incentives to encourage development of affordable housing

- 
- The slide features a dark green background with decorative circuit-like lines in a lighter green shade. These lines are located in the top-left, top-right, bottom-left, and bottom-right corners, consisting of straight lines and small circles that resemble nodes or components of a network.
- Updated Development Regulations provide opportunities for height bonuses in the Commercial and R4 Zones to encourage multi-family housing and mixed use development.
 - The City is working to complete the fiber optics project to serve the Commercial, Central Business District, and residential neighborhoods to provide faster, lower cost internet services to businesses located in these zones.
 - This internet services is expected to be up and running in the Central Business District by the end of September, 2019.

**City of
Sedro-Woolley
Opportunity Zones**

MAYOR JULIA JOHNSON



Gateway to the North Cascades

Unique Charm





America na



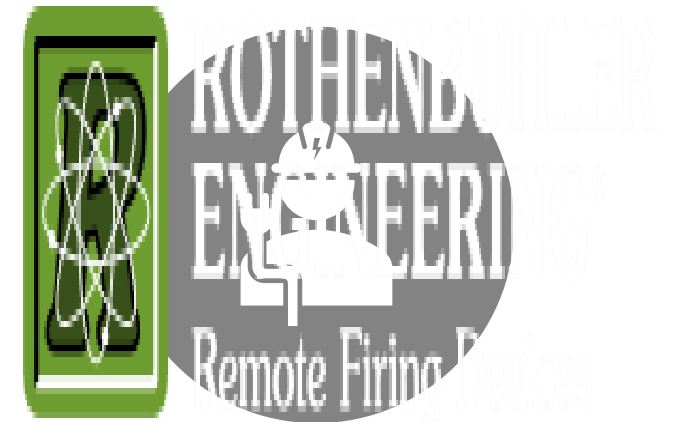
A Town with a History of Global Impact



JANICKI INDUSTRIES

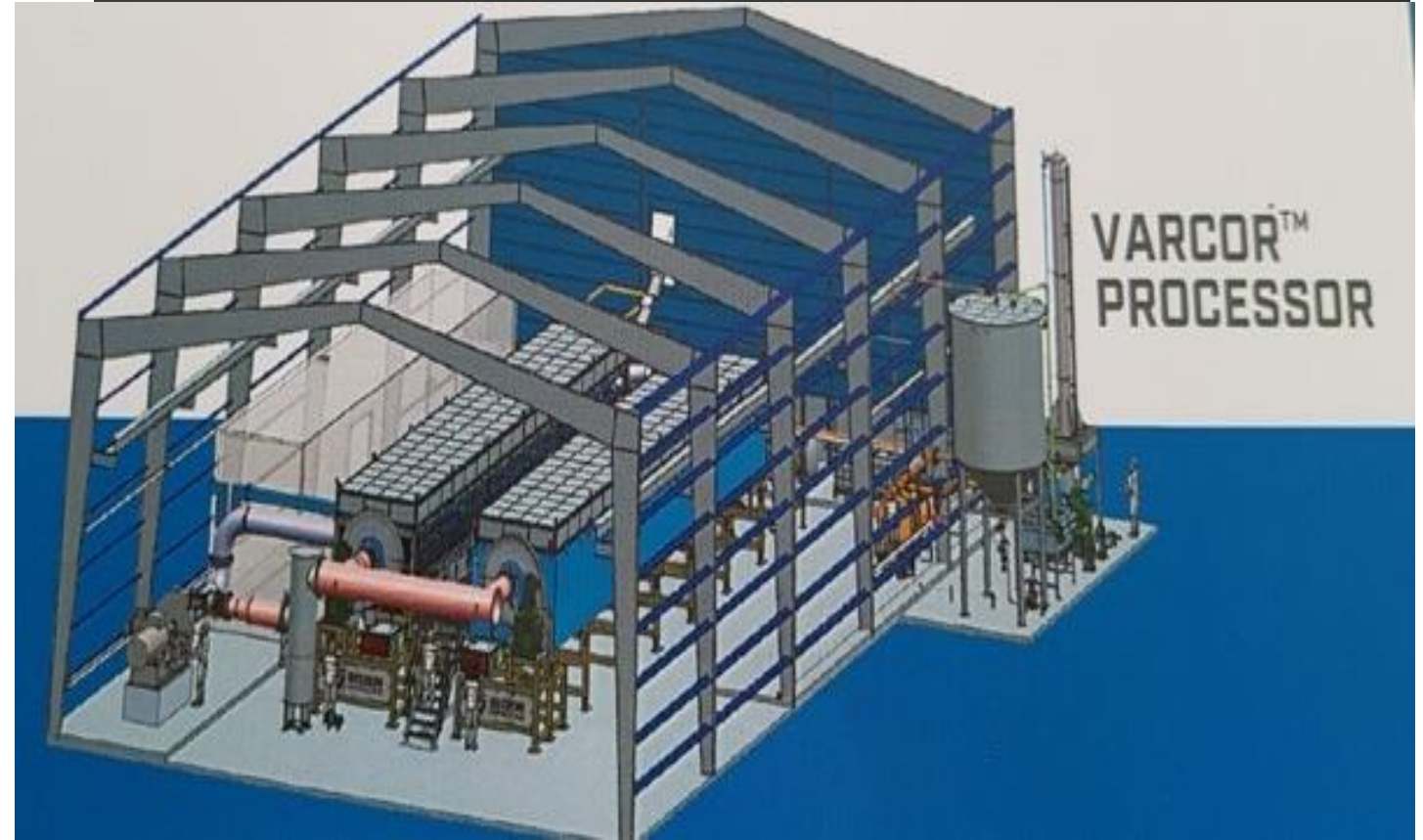


SEDRON
TECHNOLOGIES



ROTHENBUHLER
ENGINEERING

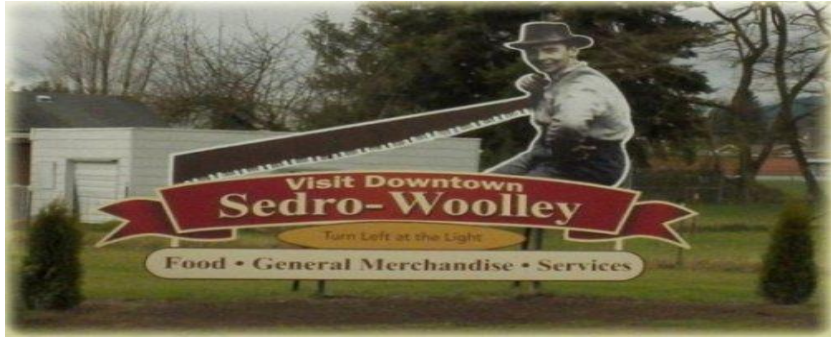
Innovation & Technology





Growth and Possibilities

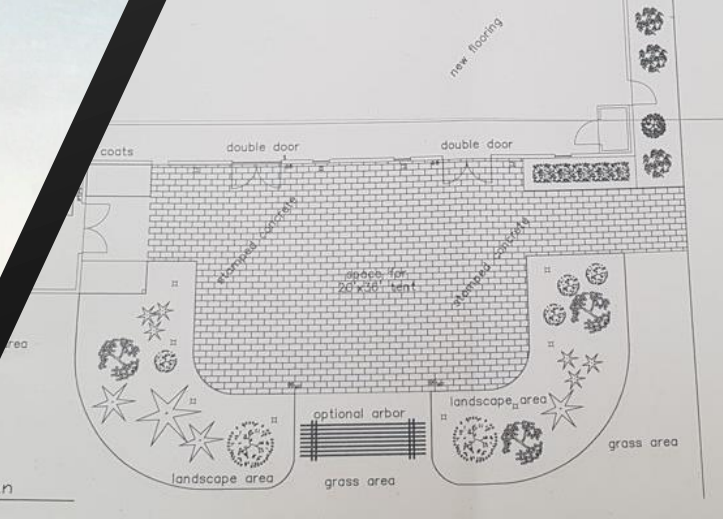




Waiting for



A City who Partners with our schools, civic groups and other agencies



**Elite and
Model
First
Responde
rs who
are...**





Engaged with our Community



Quality Schools Building Success

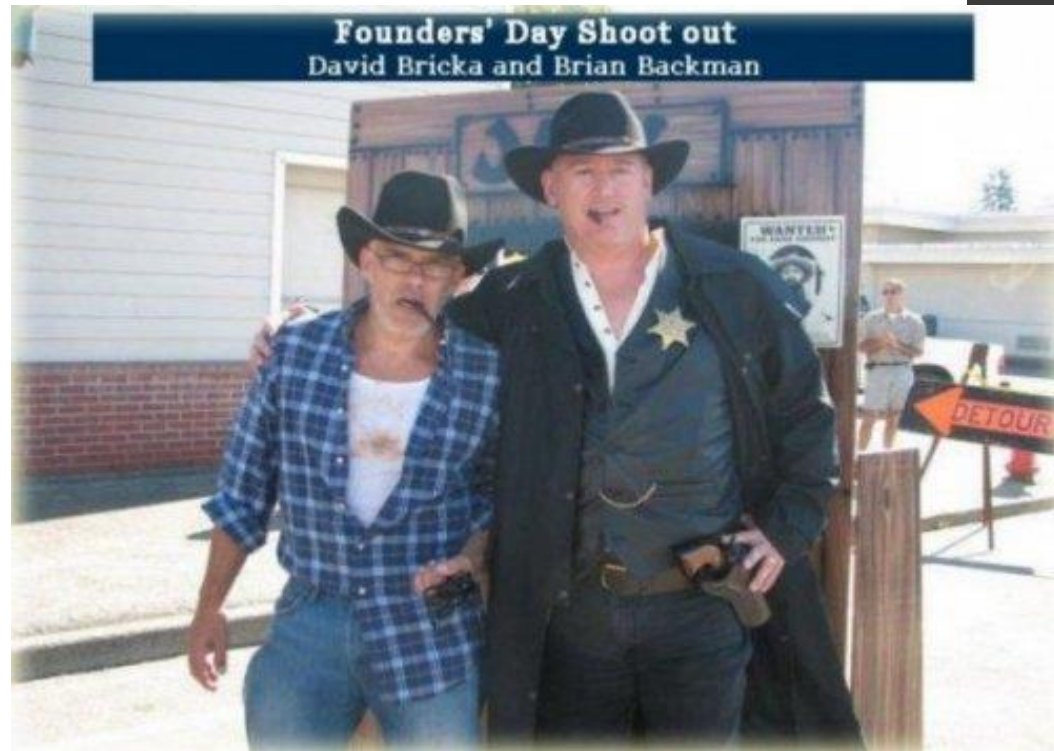




Where Community Gathers



And our Heritage is Celebrated

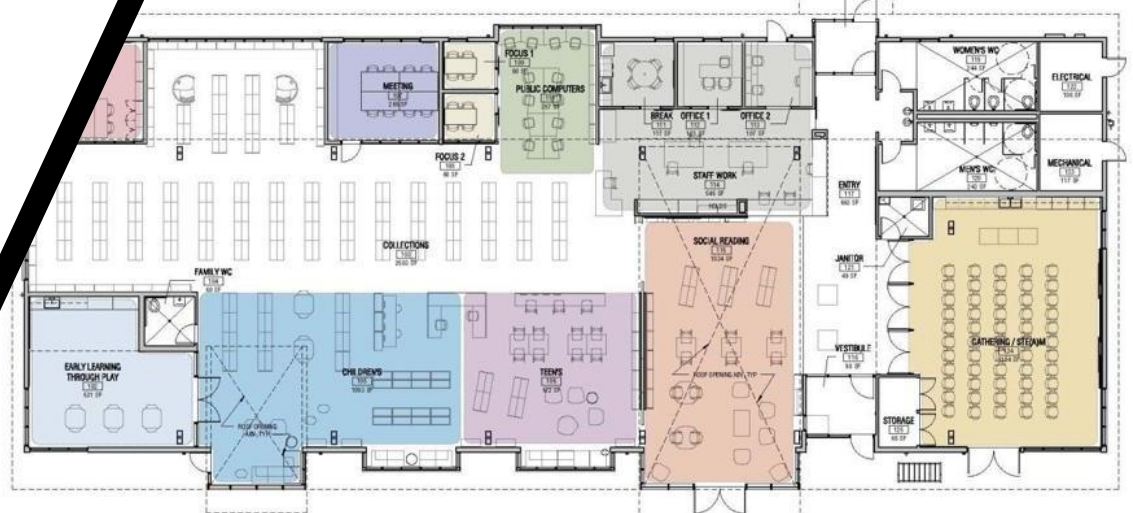
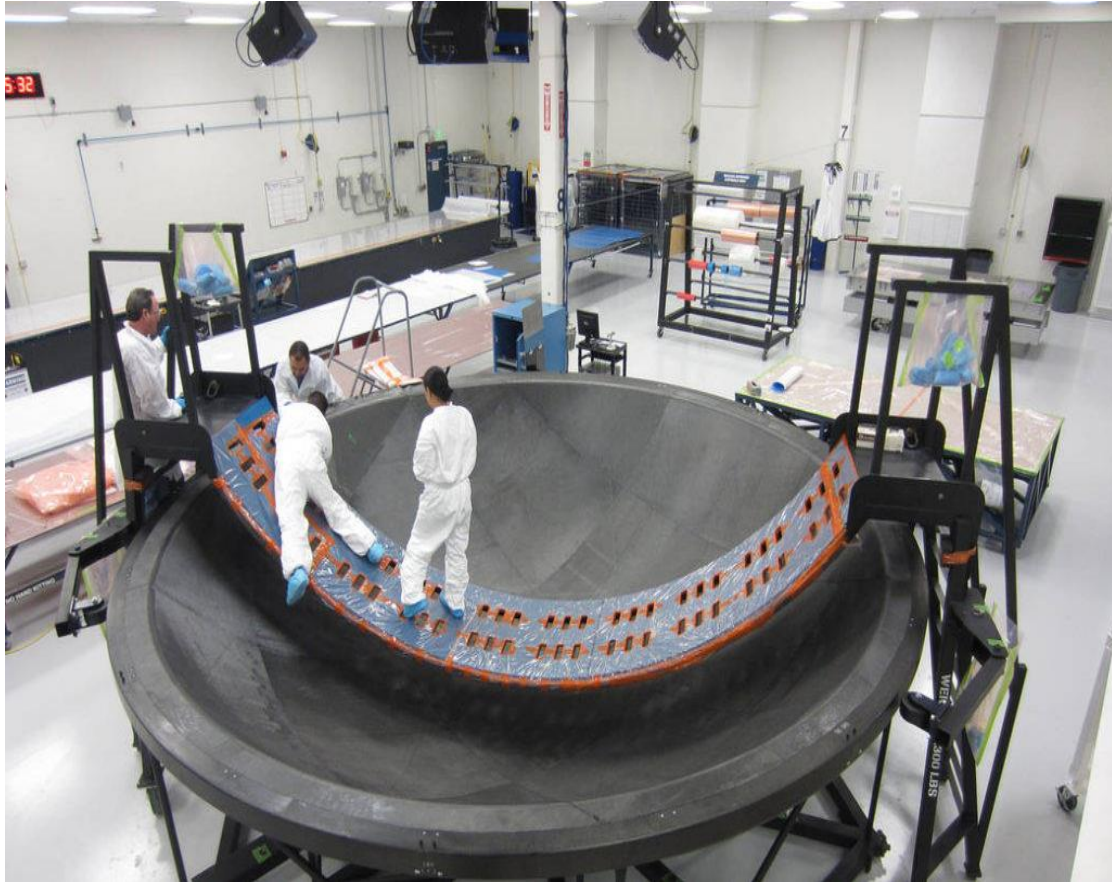


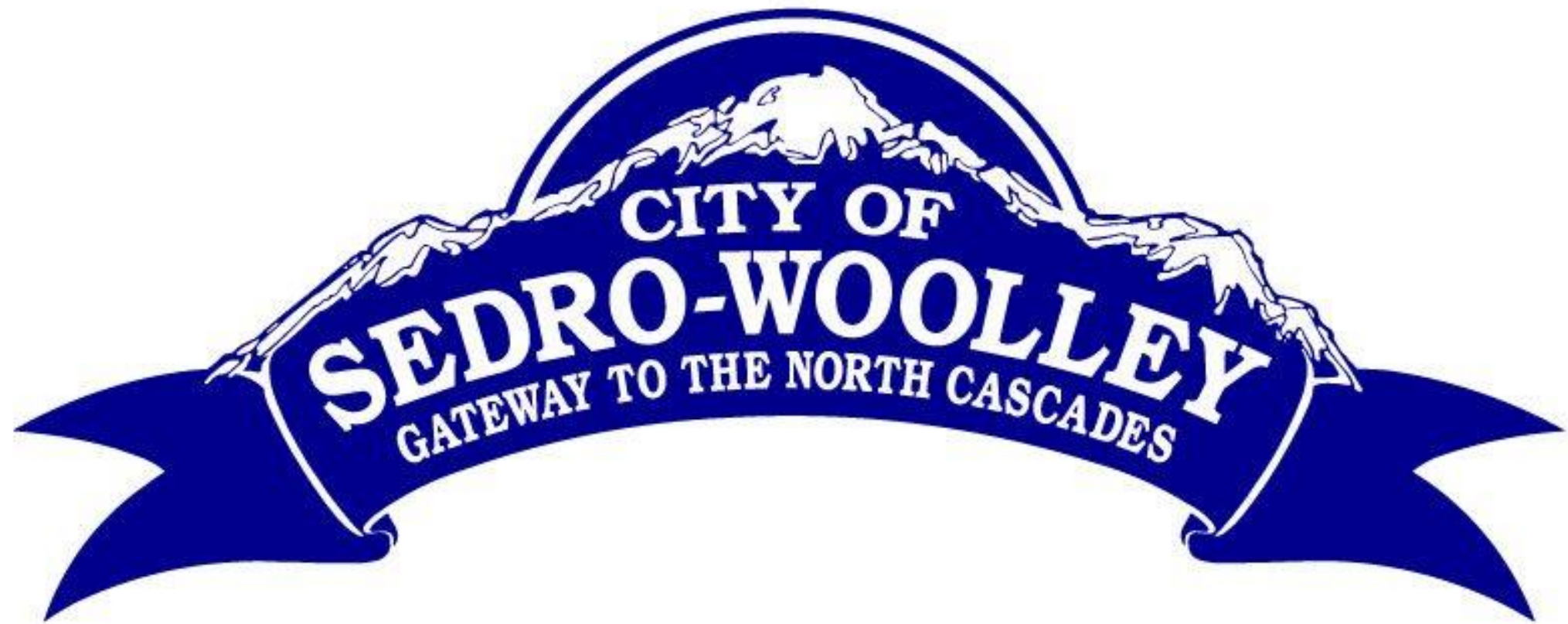




Remembering Our Past

Looking Towards Our Future





Opportunity Zones

for Economic Development Alliance of Skagit County

Nicolo Pinoli

Partner, Portland

Novogradac & Company LLP

nicolo.pinoli@novoco.com

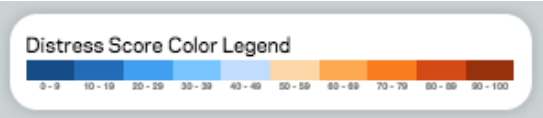
Opportunity Zones - Overview

- Designed to **spur long-term private sector investments** in low-income communities
- Frictionless way to **reinvest unrealized gains** into distressed communities
- 1st new national community investment program in over 15 years
- Potential to **scale** into the largest economic development program in the U.S.
- Specifically designed to channel more **equity capital** into overlooked markets

Opportunity Zones – General Observations

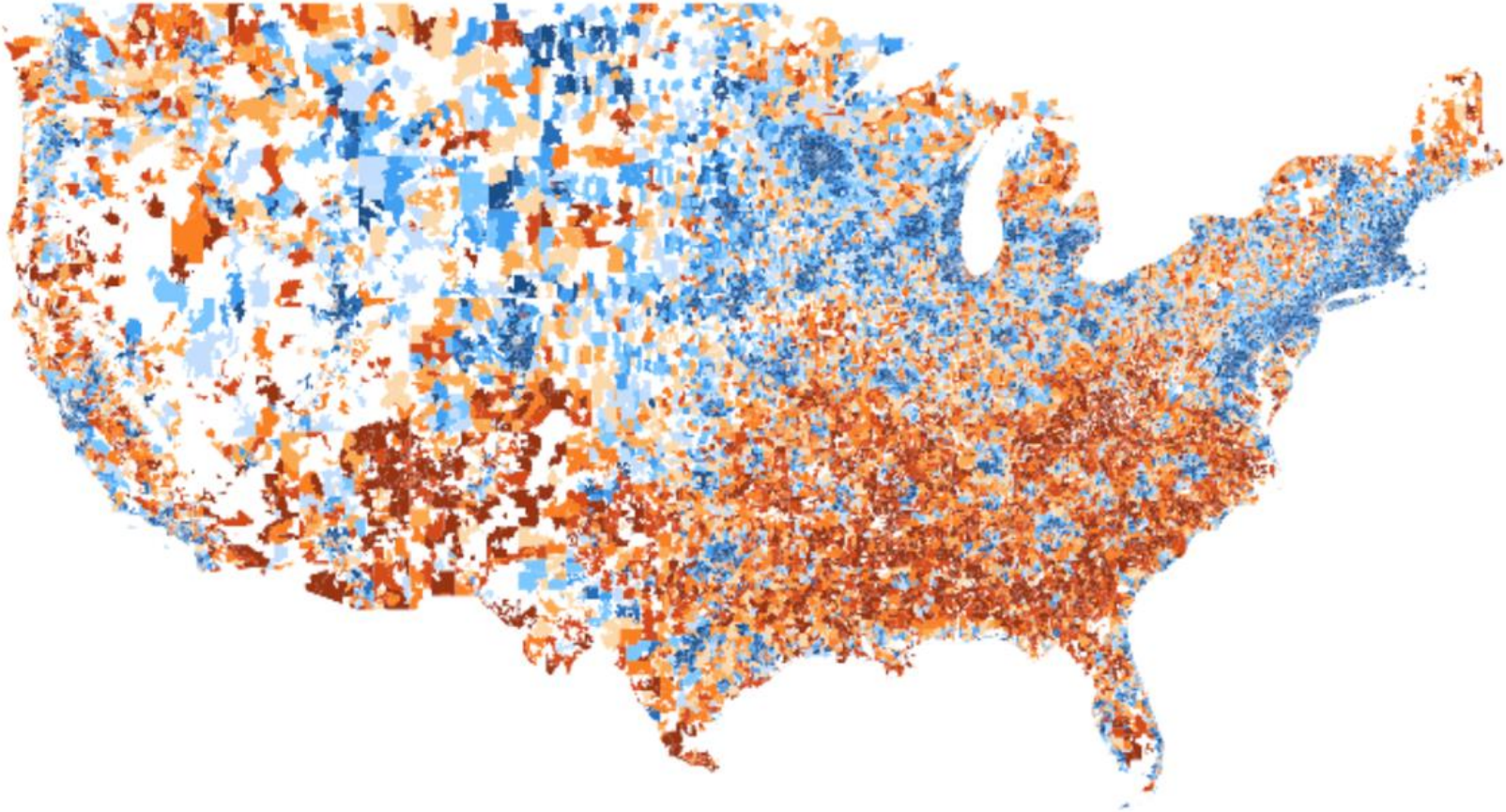
- No big pot of money waiting to be claimed!
- Incentive for equity investments
- Location-based incentive – real estate tends to be less complicated
- Timing is of the essence – deadlines abound
- Industry-wide organization is limited – no central clearinghouse for investors and projects
- Abundance of exciting rules – lots of misinformation in the air, need for expertise is paramount

52 million Americans (1 in 6) live in economically distressed communities.

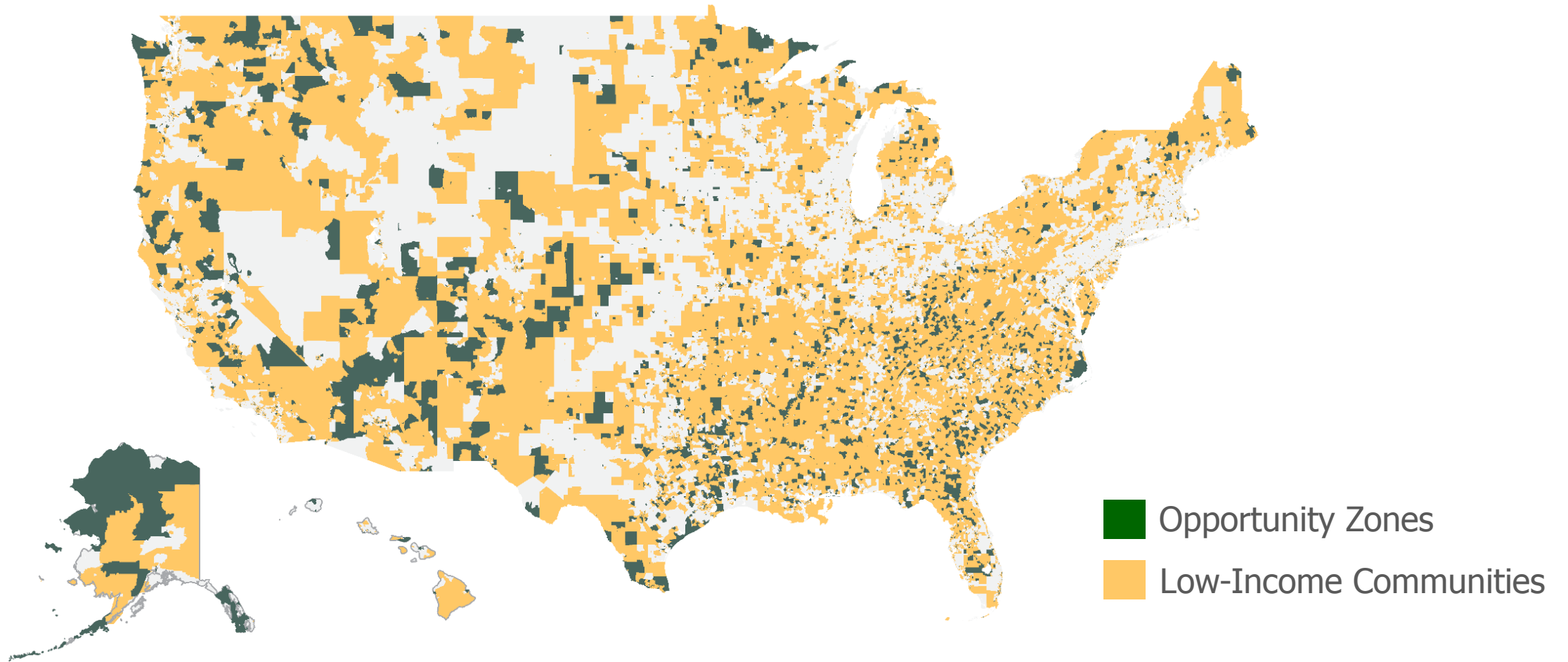


Prosperous

Distressed



Designated Opportunity Zones



Source: www.novoco.com

NAME OR LOGO

Opportunity Zone Designation

- More than **8,700 census tracts** located in each State, DC and possessions have been designated (approx. **11% of the country by census tract**)
- The Opportunity Zones meet basic low-income criteria, but some contiguous census tracts not meeting low-income requirement were also designated
- List **is final** and essentially unchanging
- The list is available from IRS organized by state
- States also have interactive websites for confirming address in a QOZ
- **Novogradac Mapping Tool: www.novoco.com/OZMap**

Benefits of the Opportunity Zone Incentive

Taxpayers can get
capital gains
tax deferral
(& more)



*for making
timely
investments in*

Qualified
Opportunity Funds
(QOFs)



*which
invest in*

Qualified
Opportunity Zone
Property



3 Tax Incentive Benefits

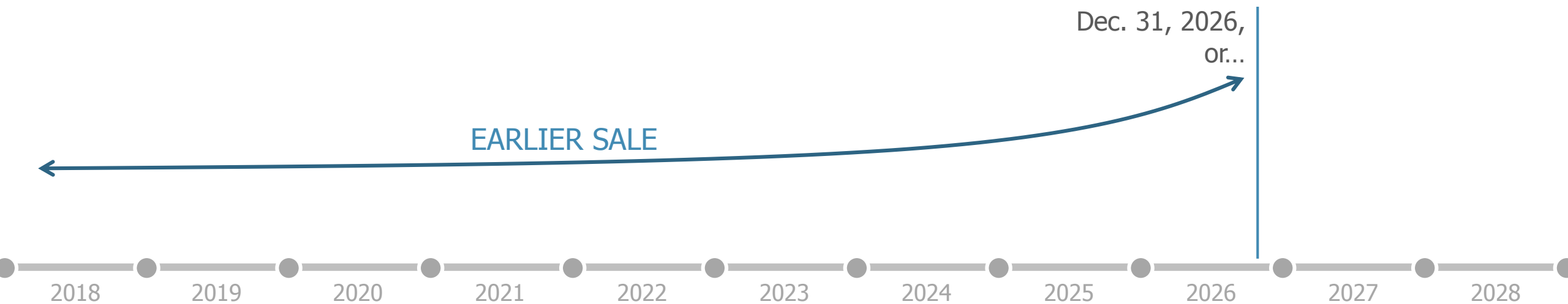
1. ■ Gain
Deferral

2. ■ Partial
forgiveness

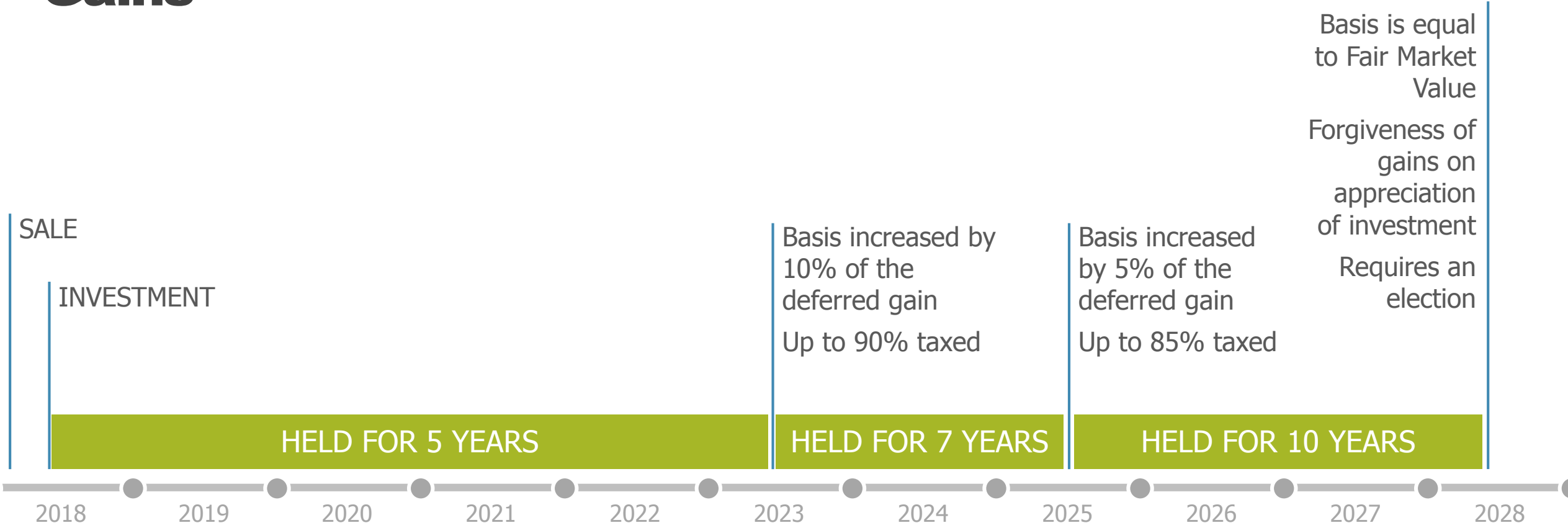
3. ■ Forgiveness of
additional gains

Period of Deferral

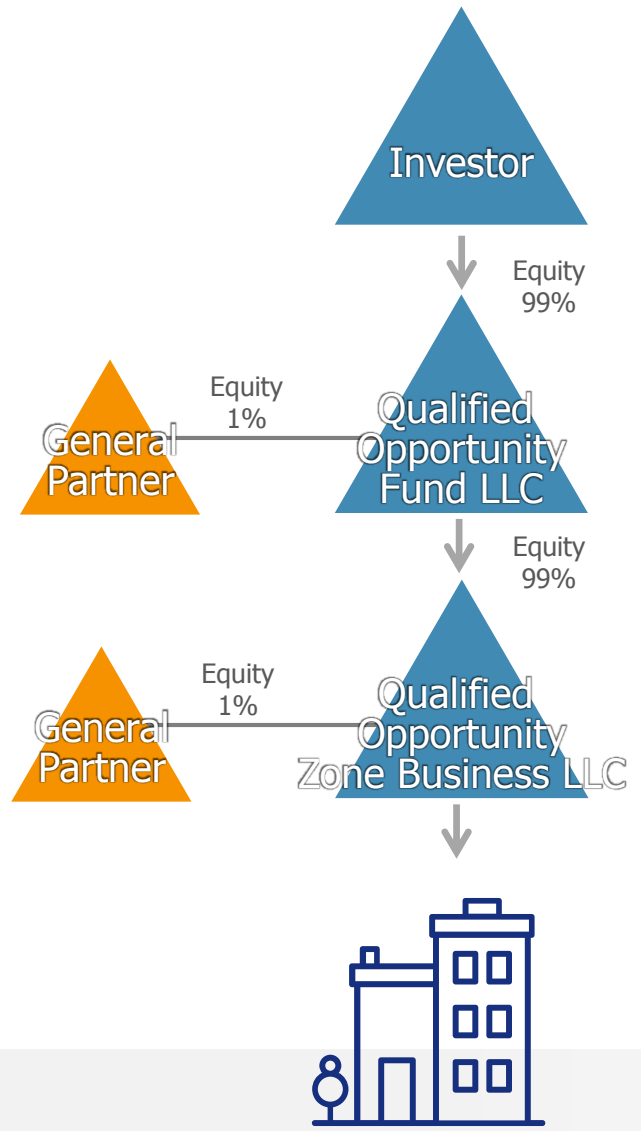
The period of capital gain tax deferral ends upon the earlier of:



Partial Forgiveness and Forgiveness of Additional Gains



2 Tier Structure: Sample Real Estate Investment



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Skagit County

Opportunity Zones

Possibilities for People &
Place

Purpose & Intent

Incentivize investment in underinvested rural and urban areas that will generate **meaningful, ongoing community returns** while also generating financial returns for investors.



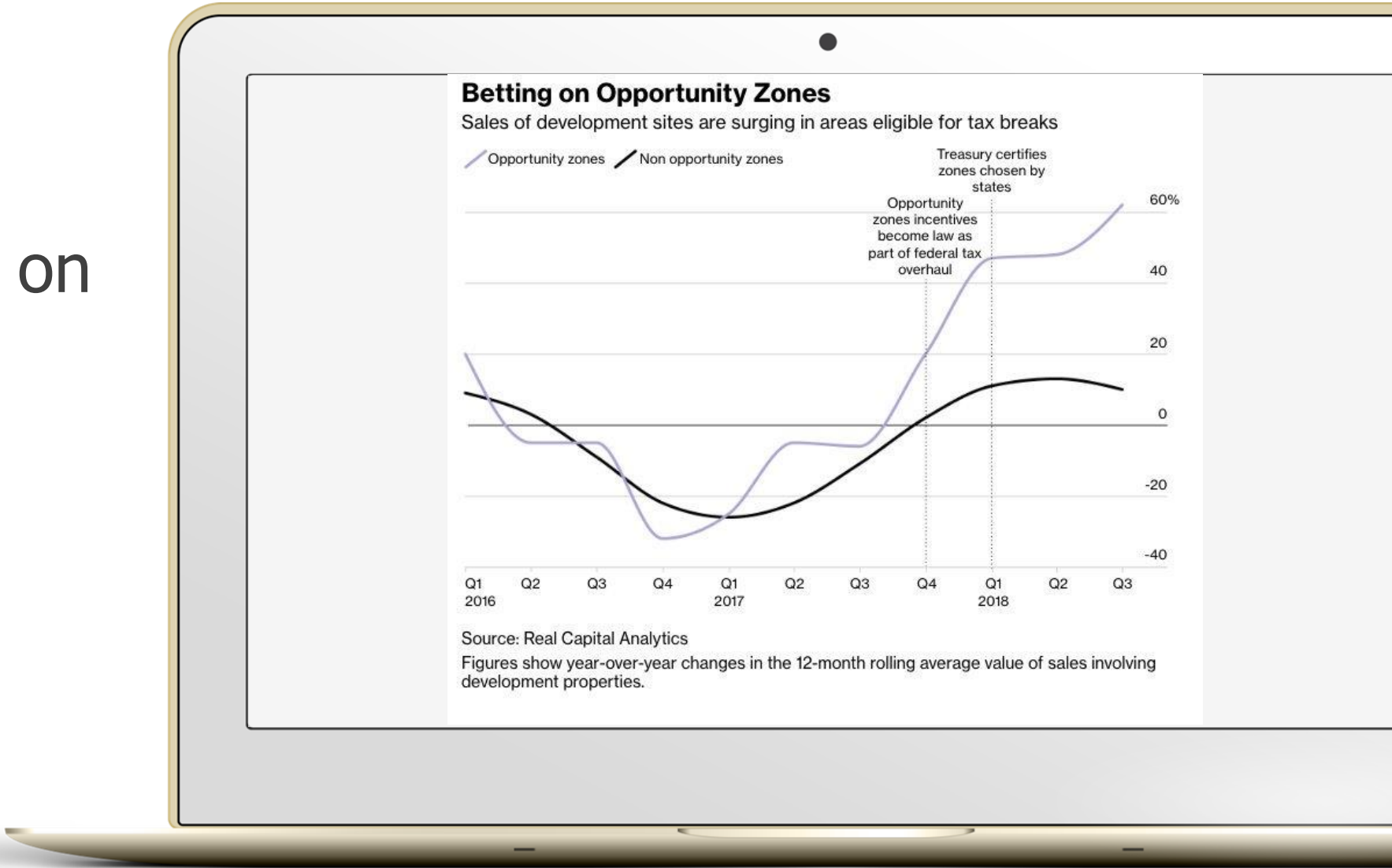
Forbes on O-zones:

"...one of the greatest tax-avoidance opportunities in American history, **in the service of underperforming American cities and neighborhoods.**"

July 18, 2018

What's Happening?

People are betting on O-zones



The Opportunities



Housing

More people afford housing \leq 30% of their income (& housing remains affordable)



Job Creation & Entrepreneurship

New and expanded job and ownership opportunities, including for un/underemployed



Green Building & Renewable Energy

Multigenerational investments in the future economy and the built environment



Infrastructure

New and improved necessities



Accessibility

People have easy access to employment opportunities, goods, services & recreation



Design vs. Implementation

Steve Glickman, one of the architects and champions of the legislation, characterizes the optimal approach to O-zone investing



Steve Glickman **Develop LLC**

“If you do this program right, you’re viewing it through the lens of what I call **place-based value investing** – making long-term bets on places that other people aren’t seeing.”

The Risks



Gentrification & Displacement

People – individuals, families and even businesses – are forced to move because they can no longer afford to stay



Missed Opportunities

New property ownership models are not pursued

People with the potential to start, expand or reinvent a business are overlooked



Unintended Consequences

Increased demands on transportation infrastructure, increased housing instability and more



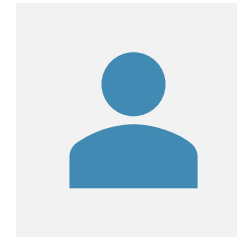
Balancing Benefit & Returns





Sean Parker, Tech Entrepreneur

"Instead of having government hand out pools of taxpayer dollars, you have savvy investors directing money into projects they think will succeed."



Investors

Place-purposed resources...



Local Context

Informed by community opportunities and needs...



Local Knowledge

Matched with the right partners



If you want to go fast, go alone. If you want to go far...



Mission Investment ■

Investments that marry mission and a passion for place with financial return



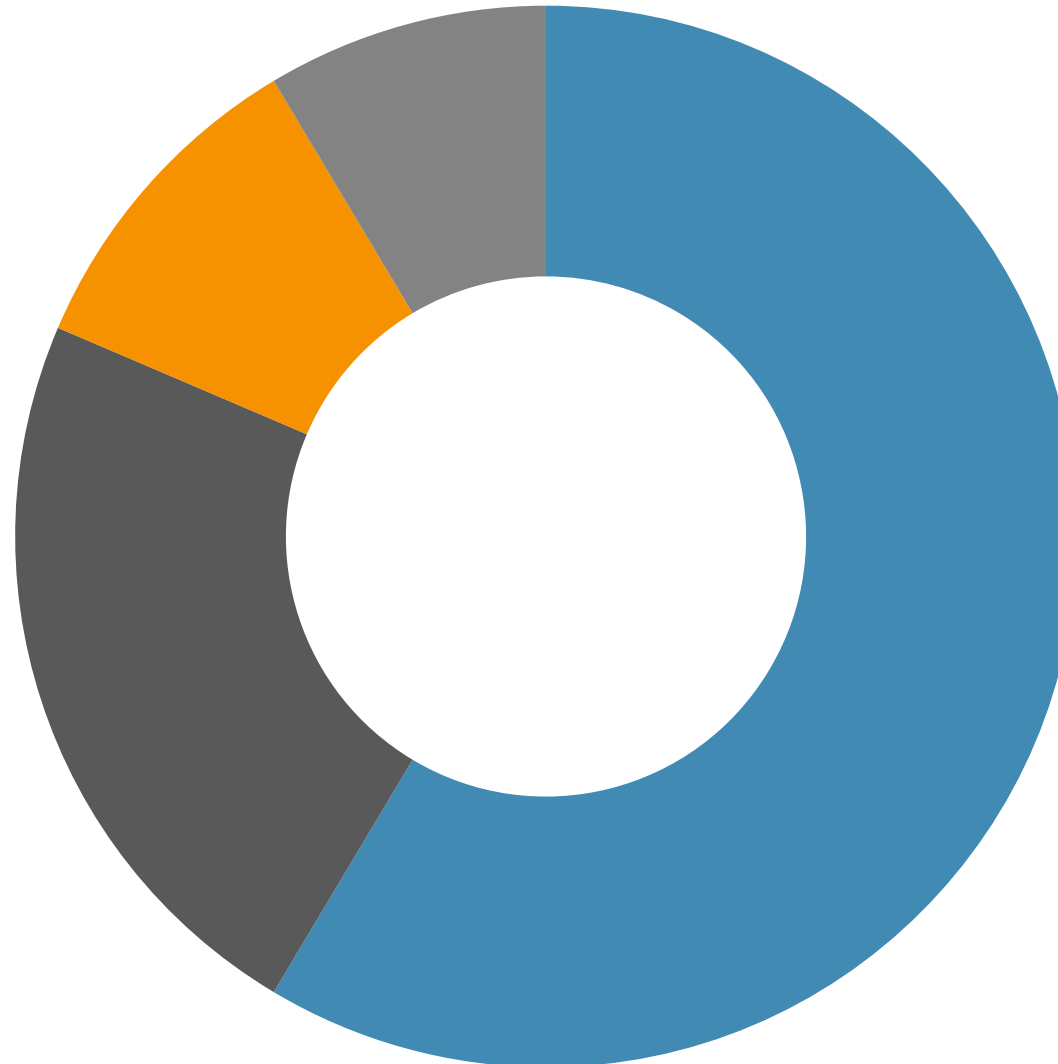
Philanthropic Investment ■

Purpose-driven investments that may or may not generate a financial return



Public Investment ■

Place & purpose-driven investment



Qualified Opportunity Fund

Qualified investments with a focus on community and financial return

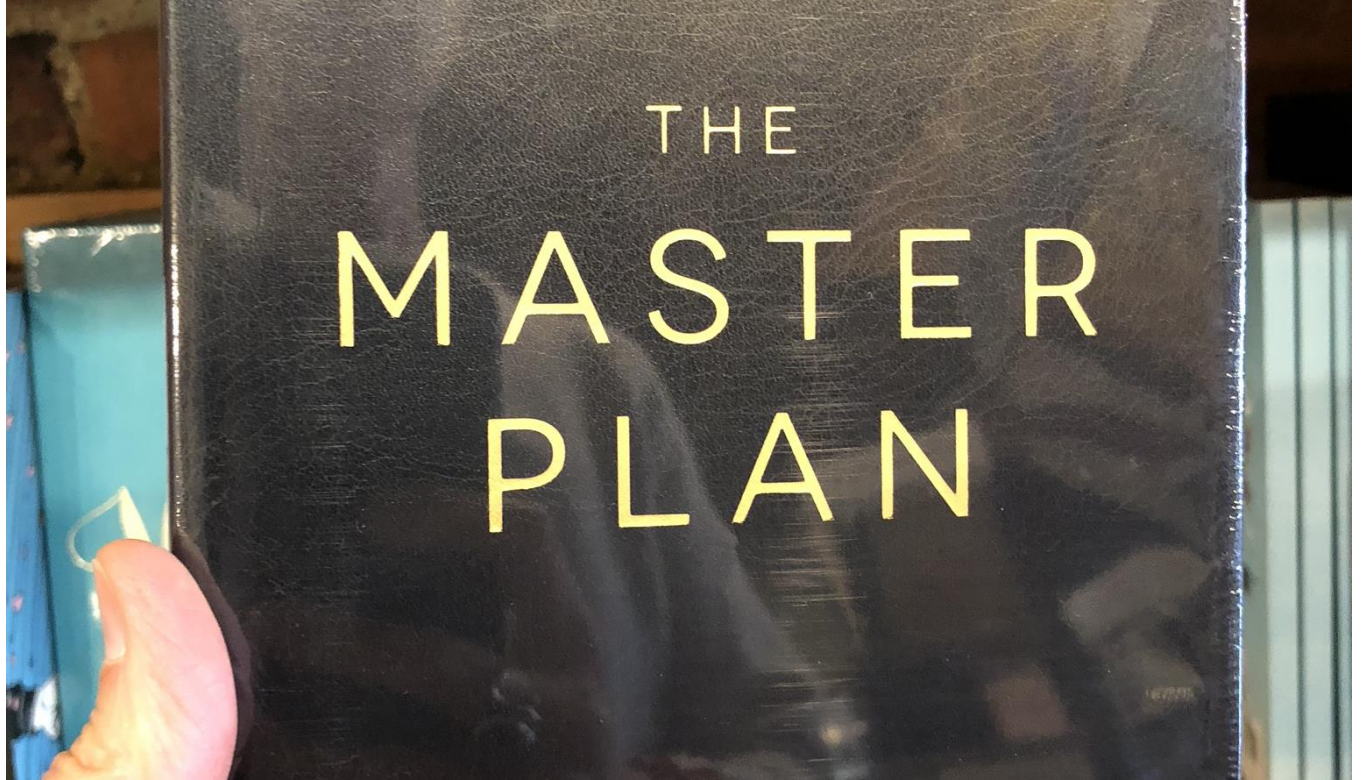




Something to ponder

How would a community-informed, place-based approach effect your investment risk?

- Community Economic Development Strategies (CEDS)
- Community Health Assessment
- City of Bellingham
 - Comprehensive Plan
 - District Plans
 - Neighborhood Plans



Plans & Data

There's a lot of information eager to be mined

Market Opportunity

\$6.1T

Estimated Unrealized Capital
Gains (12/31/2018)

Mutual funds, stocks and
corporations (Economic
Innovation Group)

\$100B

Anticipated O-zone
Investments

\$16B+ raised to date

\$??M

Community Benefit
Focused Investments

How much will be
tapped for Skagit
County's O-zones?





Legend

- Colleges and Universities (4-Year)
- Medicaid Certified Hospitals
- Excluded Opportunity Zones
- Opportunity Zone Index

Colleges and Universities (4-Year)



Medicaid Certified Hospitals



Excluded Opportunity Zones



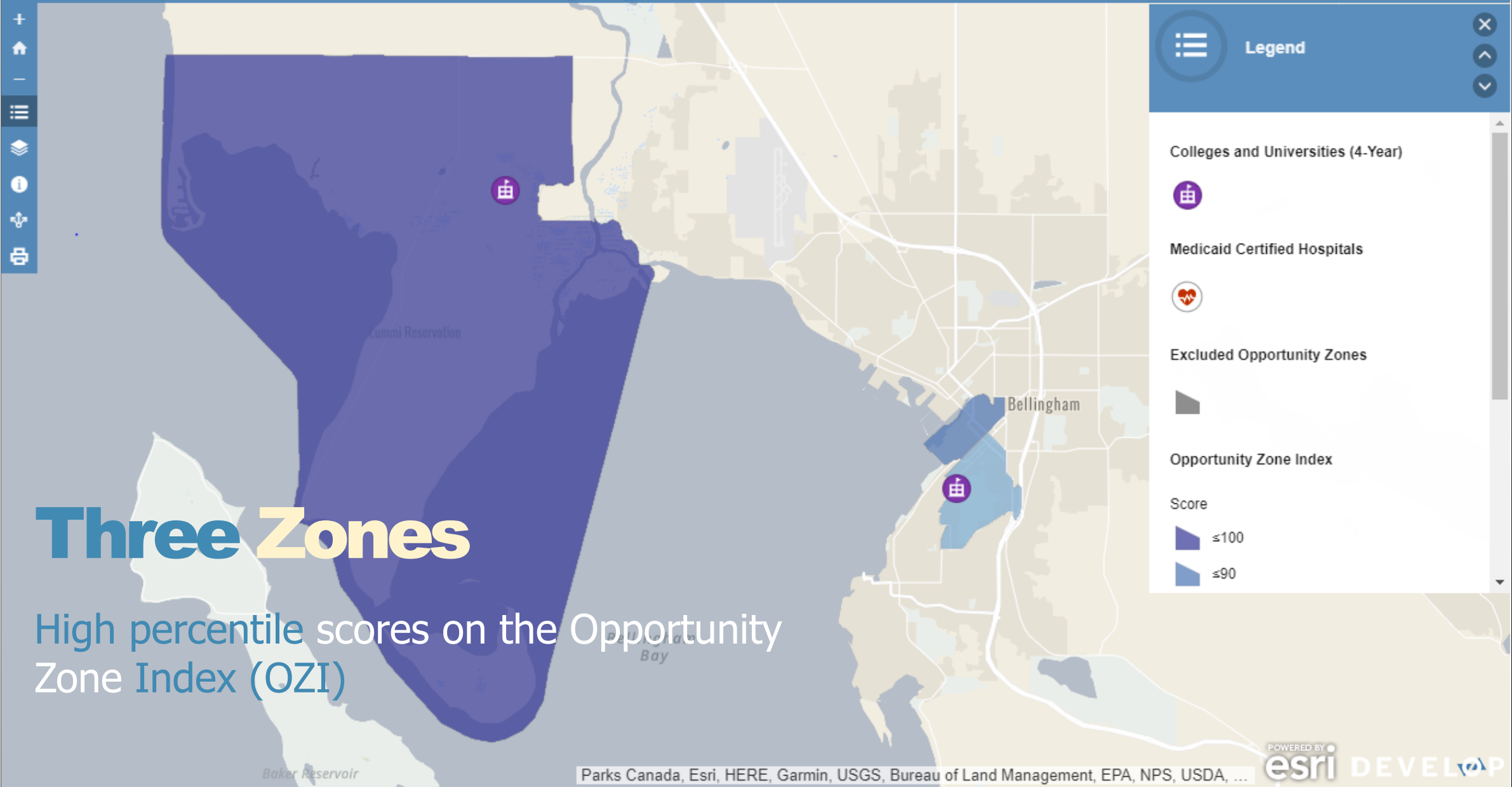
Opportunity Zone Index

Score

- ≤100
- ≤90

Three Zones

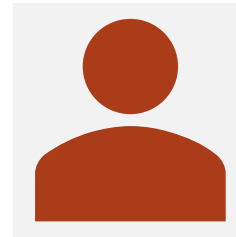
High percentile scores on the Opportunity Zone Index (OZI)





Beyond the Garden

Options for investors pairing community enrichment and profits



Solo

Self-certify & explore opportunities with data & local context experts



Search

Seek an existing fund that best aligns with your values



iQOF

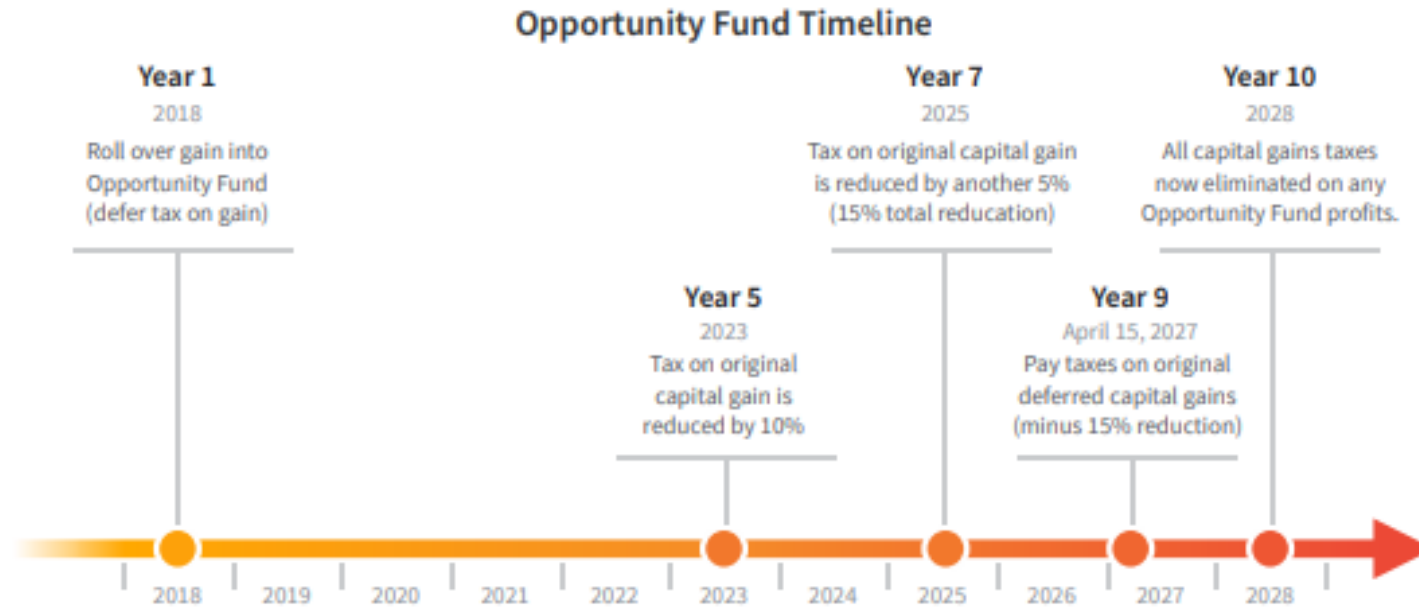
Explore a "purpose & profits" fund - pool investment dollars for community-focused projects



What have you done for me lately?

How Investing in an Opportunity Fund Works

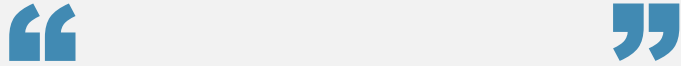
To receive the most favorable tax treatment on their investment, investors are incentivized to hold their stakes in an Opportunity Fund over the long term, with the program providing the most potential upside to those who hold their investment for 10 years or even more.



Source: Fundrise

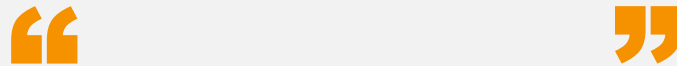


The Buzz



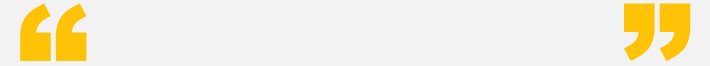
The great thing about this legislation is it can bring together sectors that may not have worked together before.

Jim Sorenson, Entrepreneur/Impact Investor



The goal was to make these funds accessible enough so that it wouldn't be only large institutional players that can participate.

John Lettieri, Economic Innovation Group



If the investments don't provide better housing, better jobs ... then it's been a big waste of time and we've all failed.


Margaret Anadu, Goldman Sachs






**Whatcom Community
Foundation**

Thank You

 Mauri Ingram, President & CEO

 360 671 6463

 mingram@whatcomcf.org

 <http://www.whatcomcf.org/>





How Can Opportunity Zone Investments = Community Benefit?

Sarah Lindsley, HUD Region X

Skagit County Opportunity Zone Information Session

June 25, 2019



“The Opportunity Zone tax incentive is a powerful new tool meant to bring private capital to underserved communities. **However, economically distressed communities require more than private capital alone.**”

--The White House Opportunity and Revitalization Council, April 2019

EXECUTIVE ORDERS

Executive Order on Establishing the White House Opportunity and Revitalization Council

— ECONOMY & JOBS | Issued on: December 12, 2018



<https://www.hud.gov/sites/dfiles/Main/documents/WHORC-Implementation-Plan.pdf>



Targeting Federal Resources

1. Federal resources can build community infrastructure; many have community benefit built into program requirements
2. These investments create conditions that attract private investors

https://www.hud.gov/sites/dfiles/PA/documents/OppZone_Agency_Completed_Actions.pdf

FHA MULTIFAMILY FINANCING INCENTIVES FOR PROPERTIES IN OPPORTUNITY ZONES

- **Application Fee Reduced** from \$3 to \$1 per \$1K of mortgage for broadly affordable projects, and to \$2 per \$1K for market-rate and other affordable projects (affordability definitions in Federal Register notice).
- **Designated Senior Underwriters** will be assigned to ensure expert and expedient reviews. Applications must be submitted for projects in an Opportunity Zone being invested in by a Qualified Opportunity Fund (QOF).

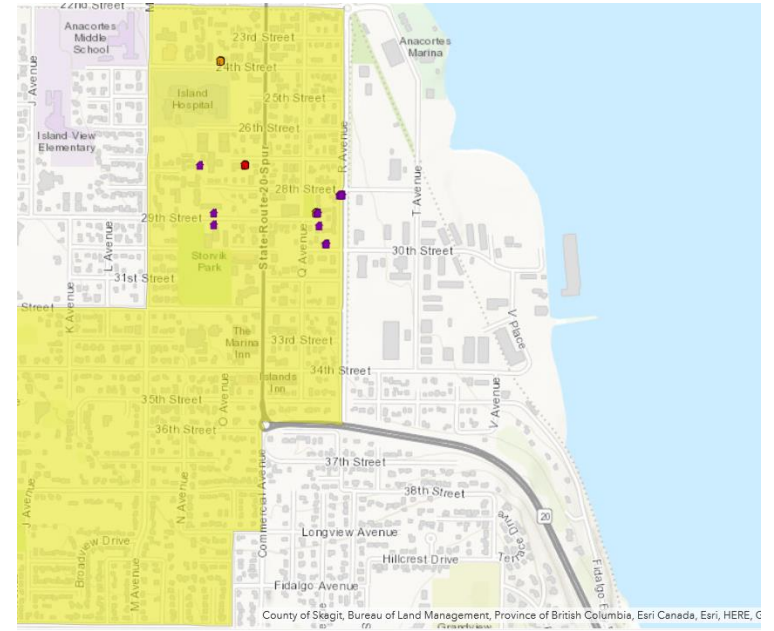
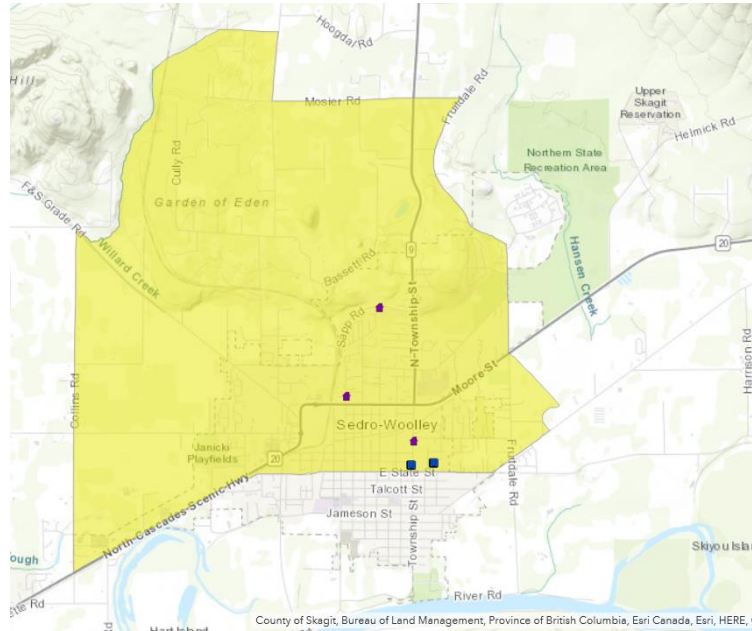
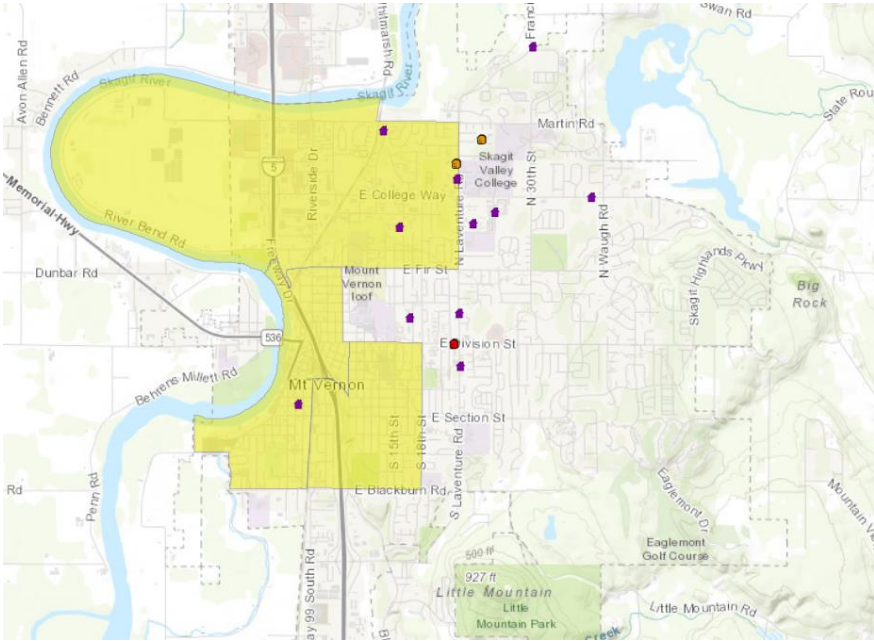
<https://www.hud.gov/sites/dfiles/OCHCO/documents/2019-07hsgn.pdf>



Aligning Program Requirements

HUD Request for
Information on Maximizing
the Positive Impact of
Opportunity Zones (closed
June 17)

Working in partnership
across federal agencies and
with state & philanthropy



Low-Income Housing Tax Credit Properties



Multifamily Properties - Assisted



HUD Insured Multifamily Properties



Public Housing Developments



Opportunity_Zones_Layer



Sharing Data

HUD Region X Opportunity Zone Contacts

John Demboski

(206) 220-6242

John.a.Demboski@hud.gov

Sarah Lindsley

(206) 220-5293

Sarah.lindsley@hud.gov

