



# 2017 Affordable Housing & Community Development Conference

**This year, we have included content for a wide variety of the staff of your agency, from those who handle intake, to housing counselors and rehabilitation coordinators/ construction specialists, there is something for just about everyone. We have seen quite a bit of staff turnover in housing agencies cross the state in the past year, so there are a number of classes being offered at the introductory level. The first day of the conference offers a staff development academy with certification courses as well as skills-building training for those staff who want to develop their career path in the profession.**

**Monday, September 11, 2017**

## ***Certification Trainings:***

### **Dust Sampling Technician**

Lead Dust Sampling Technician certification course is required for those who conduct non-abatement lead dust clearance testing. Lead dust clearance testing may be performed on non-HUD funded jobs by contractors to find out whether lead dust remains after renovation, repair, or painting. This Lead Dust Sampling Technician course provides information on conducting a visual inspection, collecting lead dust samples, methodologies and reporting requirements. Although program staff may not conduct in-house clearance testing for HUD funded programs, program staff, including Rehabilitation Specialists, will benefit from learning how clearance testing is conducted. Contractors who complete this course may perform their own clearance testing on non-federally funded projects in lieu of using the RRP Cleaning Verification Card method. This is a full-day training, beginning at 9:00 AM.

### **RRP Initial**

The Environmental Protection Agency's Lead Renovation, Repair and Painting Rule (RRP Rule) requires home improvement contractors and their crews to have this certification when working on any project funded through HUD. This requirement also applies to maintenance and repair crews working on affordable rental projects to protect the health and safety of tenants. This is a full day training, beginning at 9:00 AM.

### **RRP Refresher**

RRP certification must be renewed periodically with a half day refresher course. This class is open to contractors, crew members, agency staff, and any other workers who are covered by the EPA requirement. This is a half day training, beginning at 9:00 AM.

***Non-certification Training:***

**Public Speaking**

Can you depend on your staff to back you up when you have a public presentation scheduled and your child gets sick? Are you or your line staff paralyzed by the thought of getting up in front of a crowd and telling the story of your agency? Can you rely on your other staff to speak clearly and make all of your best arguments, properly representing your organization in your absence? If the answer is no, then you or they need to learn public speaking skills. The training will be conducted by staff of the Department of Communications at SUNY Oswego. This training begins at 2:00 PM.

## **Tuesday, September 12, 2017**

### **Track One: New Opportunities**

In an era of potential federal program cuts, finding resources to develop affordable housing, assist low income families to balance their budgets to prevent foreclosure, or to rehabilitate an existing single family home becomes increasingly difficult, so the staff of the Rural Housing Coalition went on a scavenger hunt to locate alternative resources that you may never have considered including in your tool chest. This track will introduce you to some new programs that you may have never heard about, as well as re-acquaint you with some existing funding sources that you may want to consider using once again.

#### **Workshop A: Community Solar for Rural Low/Mod Residents**

Community Solar offers an opportunity for residents of rural communities to access the benefits of locally produced clean renewable electricity without having to install solar panels on their own property. This workshop will cover how the community solar model works, and how participation in community solar to reduce energy burden for lower income households may be supported by local and statewide efforts.

#### **Workshop B: Affordable Solar PV Incentives for Lower Income Households**

A farmhouse situated in an open field can offer an ideal location for an array of solar photovoltaic (electric) panels. Often overlooked in developing budgets for housing rehab programs is a doubled incentive for rooftop solar on homes of low-to-moderate income households offered through NYSERDA. This workshop will discuss how to incorporate solar installations into your housing rehabilitation worksopes, with the help of available installation incentives.

#### **Workshop C: Affordable Housing Program Life Cycle/FHLB NY**

The Federal Home Loan Bank of NY provides assistance for housing rehabilitation and development of new affordable rental housing through its Affordable Housing Program. Learn about using the AHP as important tool in your community development toolbox, as well as understanding how AHP processing and payment works, and other tips to improve efficient operation of FHLB NY-funded programs.

#### **Workshop D: Appalachian Regional Commission and the Northern Borders**

The Department of State operates two community development funding programs serving regions of persistent poverty. The Appalachian Regional Commission covers much of New York's Southern Tier. The Northern Borders Regional Commission covers counties along the Canadian border, as well as interior counties in the Adirondacks, and along Lake Ontario. Funding programs are available to support a variety of community development activities, including business development, renewable energy, and public infrastructure development.

## Track Two: USDA Development and Finance Products.

Rural Development, an agency within the Department of Agriculture, has an array of housing and community development programs that answer community development needs in rural New York.

### Workshop A: Home Ownership Finance 101

Rural Development offers two important programs to promote home ownership in rural communities- the Section 502 Direct mortgage loan for very low income home buyers, and the Section 502 mortgage loan guarantee for moderate income home buyers. This workshop will cover the current budget status of these two programs, as well explore the basics of how a housing counseling agency can use these programs to strengthen the local real estate market and get renters on the track to home ownership.

### Workshop B: Multifamily Rental Operation and Preservation

Section 515 and other affordable rental programs offer unique challenges for the property manager, including reduced income streams to meet current expenses as well as funding reserves. Managing tenants with economic or special needs can test the site manager's patience while maintaining regulatory compliance. And keeping a project in good repair so that it continues to be a resource for the community in the future can require creative or nimble responses. This workshop will cover best practices in managing USDA-financed rental housing.

### Workshop C: Section 538 Multifamily Loan Guarantees and State Housing Programs

In recent years, USDA Rural Development has gotten away from direct financing of affordable rental housing in rural communities. An increasingly important financing tool for these projects is the loan guarantee. This workshop will explore using Section 538 guaranteed loans in conjunction with New York State capital financing tools to make projects a reality.

### Workshop D: Farmworker Housing: A Different Model of Multi-family Housing

USDA's farmworker housing finance program (Section 514/516) differs from other affordable rental housing finance tools to address differing housing needs in the agricultural worker community, both on-and-off farm. Section 514/516 housing allows for accommodating seasonal farmworkers. This workshop will introduce successful Section 514/516 projects developed in rural areas of the state.

### Track Three: Multi-Family Housing Development

Development of affordable rental housing projects is an ever-evolving art form. New expectations of tenant populations, new priorities of funders and lenders, and changes in design standards combine to make rural rental development a new animal in the 21<sup>st</sup> Century.

#### Workshop A: Development 101

This workshop is designed for staff who have never undertaken a capital development project before. This session will cover the basics of how to assemble a development team, select a site, identify appropriate funding/financing programs, and prepare the financial analyses to demonstrate that the project will be financially feasible.

#### Workshop B: Universal Design

The design phase of any housing project that will serve senior citizens as they age in place is critical in ensuring that the seniors are able to continue to reside their independently as their sight, hearing, and physical strength begin to fail. Being aware of how to design for future tenant frailty will enable your tenants to remain happily in your project, and avoid premature nursing home placements. Universal design concepts also apply to making your projects friendly and visitable for handicapped residents and visitors.

#### Workshop C: NYSERDA Affordable Solar Pre-Development (and Technical Assistance) Funding Program

NYSERDA offers funding to support existing and new construction affordable multifamily housing with incorporating solar photovoltaics. The program may also be used to develop community solar projects serving low-to-moderate income households, which can include affordable multifamily housing. This workshop will cover the nuts and bolts of applying for this NYSERDA pre-development program.

#### Workshop D: The Future of Rural Tax Credits

Beginning prior to the Great Recession, most of rural New York was unable to utilize the low income housing tax credit, due to a collapse of the credit pricing. For over a decade, rural applications for tax credits have struggled with pricing at historic lows, and the recovery of this market has not been as robust as in more urban or suburban locations. This workshop will explore the future of the tax credit as a vehicle for financing multifamily development in rural areas of upstate.

#### Track Four: Program and Project Compliance.

Operating your state or federally-funded projects and programs within the rules is key to avoiding headaches, and ultimately getting your next program funded. With some programs, such as the Low Income Housing Tax Credit, failure to comply with the rules can come with heavy penalties for your investors. This track is intended to make sure that you and your staff stay abreast of recent changes and new requirements for maintaining your good standing.

##### Workshop A: Implementation of SDVOB Requirements In State-Funded Projects

In 2014, Governor Cuomo signed into law the creation of the Service-Disabled Veteran Owned Business program. This program is phasing in requirements to have a 6% utilization goal of SDVOBs in state contracting for all state agencies. This program will eventually cover NYS HCR-funded programs. Still in its infancy, the SDVOB is recruiting eligible contracting firms to participate in the program. This workshop will cover available resources, how to find currently-certified SDVOB firms, current and anticipated compliance requirements, and how you can help to build a roster of certified firms in rural areas of New York State.

##### Workshop B: Lead Based Paint Compliance for Rehab Professionals

HUD and EPA both have fingers in the pie that is certification of safe work for home repairs and renovation. This workshop will update you on the current requirements for compliance, the difference between HUD and EPA regulations, and the penalties for noncompliance.

##### Workshop C: Section 3 Compliance

Section 3 is a provision of the Housing and Urban Development (HUD) Act of 1968 that helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. Section 3 seeks to provide employment and training opportunities to low and very low-income individuals and contracting opportunities to those businesses that employ them.

The session will provide a definition of Section 3, the Triggers and Thresholds, Contracting Goals, Best Practices to Engage Section 3 Residents and Business Concerns, Reporting Requirements followed by a Question and Answer period.

##### Workshop D: Eligibility 101- Who Gets Helped?

Housing finance programs vary in terms of their target beneficiaries. As the affordable housing industry works to increase the level of income and social integration in our housing developments, it becomes ever more complex to make sure that the right family is living in the right unit. This workshop will cover processes and procedures necessary to accurately assign applicants for assistance to programs or properties for which they are truly eligible.

## **Tuesday Luncheon Speaker**

### **RUTHANNE VISNAUSKAS**

Commissioner  
New York State Homes and  
Community Renewal



We are pleased to be joined for the first time by Commissioner RuthAnne Visnaukas. She was appointed Commissioner in spring of 2017.

Ms. Visnaukas previously served as Executive Deputy Commissioner for Housing Development, where she was responsible for strategic leadership and oversight of all housing and finance programs for New York State Homes and Community Renewal. Ms. Visnaukas led efforts to recover from Hurricane Sandy in the New York City area.

Prior to joining HCR, RuthAnne was Managing Director of the Housing Advisory Board for the Robin Hood Foundation, New York's largest poverty-fighting organization. Previously RuthAnne Commissioner of New York City Housing Preservation and Development. HPD is the nation's largest municipal housing agency, in charge of the development and preservation of affordable housing and the enforcement of the City's Housing Maintenance Code.

## **Tuesday Banquet Presenter**

### **RICHARD BERKLEY**

Executive Director  
Public Utility Law Project



Energy advocates have been mounting a fierce battle to protect lower income households in New York from the predatory marketing of 'Energy Services Companies' or ESCOs. The Public Utility Law Project has been at the forefront of the legal challenges to the practices of these energy resellers, suing bad actors and challenging the Public Service Commission rulings that have allowed these marketers to ruin credit ratings and blow up family budgets. This is an issue that should be closely watched by housing counselors, who may find clients in financial trouble in the aftermath of an ESCO transaction. Richard Berkley has headed the Public Utility Law Project since 2015. Most recently, Berkley was Chief of Staff and Counsel to Senator Kevin L. Parker,

Ranking Member of the New York State Senate Committee on Energy and Telecommunications. In that position he was responsible for drafting and negotiating legislation regarding energy and telecom utility service.

## Wednesday, September 13, 2017

### Track Five: NYS HCR Roundtables

#### Workshop A: The State Housing Programs

Recent changes to the administration of programs like HOME, Access to Home, and newer programs such as Manufactured Housing Replacement all offer opportunities to discuss roadblocks, best practices, new challenges in the field, and success stories.

#### Workshop B: Environmental Assessment Unit

When HCR funds a project or program, environmental protection becomes a major element of the administrative workload. This roundtable will offer the opportunity to discuss ways to increase the efficiency of the environmental review process, and ensure compliance with federal and state regulations.

### Track 6: Housing Rehabilitation

#### Workshop A: Pellet Heat Options

Heating with wood is a long-standing tradition in rural New York, either with woodstoves, wood-fired furnaces, or wood-fired boilers. Unfortunately, wood heat can be extremely detrimental to the environment. In addition, for homeowners aging in place, carrying logs to stoke the stove physically becomes a major challenge over time, reducing the chances of the home owner continuing to live independently in their own home.

NYSERDA has several programs under the Renewable Heat NY program to assist lower income households to utilize recent improvements in the efficiency and delivery mechanisms of wood pellet/biomass to heat with wood more cleanly and efficiently, while built-in auger systems remove the need to manually feed the stove/furnace/boiler. NYSERDA programs include incentives and rebates that can reduce the overall cost of installing heating systems in homes during rehab projects.

#### Workshop B: Home Performance Match

Some NYSERDA contractors have established excellent working relationships with local housing improvement agencies that allow efficient coordination of NYSERDA investments under the Home Performance Program with HOME or CDBG program investment, where the federal dollars count as required match towards the NYSERDA investment. This workshop will cover how a NYSERDA contractor works with local CDBG administrators to maximize the value of the federal investment in assisted homes.

## **Closing Luncheon and Annual Meeting of the Rural Housing Coalition**

The closing luncheon of the Conference will feature a brief annual meeting of the Rural Housing Coalition, including election of new board members. All members of the Rural Housing Coalition are encouraged to attend this meeting. The annual meeting will be followed by a presentation from the Chair of the Housing Committee of the New York State Senate.

### **Luncheon Speaker**

#### **HON. ELIZABETH O’C. LITTLE**

Chair, Housing Committee  
New York State Senate



Rural New York has been fortunate to have Senators representing very rural areas of the State lead the Senate Housing Committee in recent years. This means that rural housing issues don’t get totally lost in the drama over New York City’s and other urban housing issues, such as rent control, NYCHA, and the 80/20 program.

Senator Betty Little has served in the New York State Senate since her election in 2002. She represented her district for 7 years before that in the Assembly. She serves the 45th Senate District, which includes all or part of Clinton, Essex, Franklin, Hamilton, Warren and Washington Counties. The district represents a significant portion of the Adirondack Park. Little was born in Glens Falls, and currently resides in Queensbury.

Since 2015, Senator Little has Chaired the Senate Housing Committee, and in this role has taken a particular interest in the many issues surrounding mobile and manufactured housing. She ensured the inclusion of funding for manufactured home replacement in the most recent New York State budget.