

# 2019 Conference Workshop Tracks

**Monday, September 9<sup>th</sup>**

## Pre-Conference Activities

### **(1:30 – 3:00 PM): Advocacy Skills Development: An Overview of Rural Housing Policy**

As rural affordable housing practitioners, our work is impacted everyday by an array of state and federal laws, regulations and policies. This workshop will explore some of this public policy; where it came from, what it means to our work. We will suggest steps that you can take to help improve the policies that guide our housing and community development efforts.

### **(3:15 – 5:00 PM): Environmental Compliance Discussion**

Join your fellow community development program administrators for a candid conversation about the challenges of addressing the ever-increasing environmental protection requirements attached to federal and state financing for housing projects and programs.

**Tuesday, September 10<sup>th</sup>**

### ***Track One - Big Ticket Items: Capital Project Development***

The process of developing a major project, whether it be new construction, renovation of an existing structure, housing, or non-residential property, are often made more difficult in a competitive application environment, with a single annual deadline date. But what if there is a different strategy for financing your project? What if you can get your project financed on a different schedule, one that matches the timetable of your deal coming together?

#### **Workshop 1 (9:00-10:30 AM): What's In Your Capital Stack?**

This session will provide a brief overview of funding availability for rural projects. We will discuss the use of USDA's section 538, its compatibility with HAC, NYSHCR, LIHTCs, HOME, Bonds, Opportunity Zones, Freddie Mac's "Duty to serve" and other sources of funding. The session will further present information on eligible projects and eligible areas, we will also discuss application and timing. The panel will discuss from both an Agency and lender perspective the process for using all programs for the preservation and rehabilitation of deteriorating section 515 rental housing and non-RD affordable projects.

#### **Workshop 2 (10:45 AM-12:15 PM): Making Rural Multifamily Projects Work.**

This session will walk you through real current case studies of rural projects which have been successful in leveraging both federal and state resources to preserve existing affordable housing stock and to build new units. This will be an in the weeds detail view from a developer and agency perspective on the success and challenges. This session will include discussion on LIHTCs and the post-tax reform effects on the market. The session will further present information on eligible projects and eligible areas, we will also discuss application and timing. Information will include process, timing and potential roadblocks. The panel will discuss third party participation, such as lenders and syndicator roles.

### **Workshop 3 (2:30 – 4:00 PM): Bond Financing: Jumping the Funding Queue**

This workshop will focus on using tax exempt bonds with 4% tax credits to finance development deals. This workshop will cover how to approach this form of financing, putting together a team to do the bond counsel stuff, running operating performance using bond repayments as current debt service, and realistic timetables for development to take place.

### **Workshop 4 (4:15-5:45 PM): Anchoring Your Main Street: Financing Larger Non-residential Development Projects**

Oftentimes, financing of non-residential projects are the biggest challenge of all, particularly when financing community development projects, such as anchor building renovations in a Main Street strategy.

#### ***Track Two - Services Provision In Homeless Housing***

Families and individuals struggling with homelessness often need more than just a roof over their heads to avoid relapsing into homelessness again at a later date. Provision of support services to homeless persons can be extremely effective in ensuring that the household succeeds.

### **Workshop 1 (9:00-10:30 AM): HHAP Services Funding Programs**

This session will cover many different topics surrounding Supportive Housing, including existing funding resources as well as new supportive housing financing initiatives offered by the state. The presenters will cover the nuances of ESSHI, NYSSHP, STEHP, HHAP, Office of Mental Health programs, and the interplay of these programs, and perspectives and thoughts on innovative supportive housing models and best practices.

### **Workshop 2 (10:45 AM-12:15 PM): Supporting Our Heroes**

Our veterans sometimes present challenges when dealing with their housing issues, whether they be homeless, or have a house needing adaptation under the Access for Heroes program. Learn how you can engage your veteran client where they are, in an effective and productive manner.

### **Workshop 3 (2:30 – 4:00 PM): OASAS and Housing First**

The Office of Alcohol and Substance Abuse Services has adopted the Housing First Model to ensure the successful placement of homeless persons with addictions or in recovery. This workshop will introduce the OASAS strategies for support that should be incorporated into the planning for new housing for this population, as well as training opportunities to help housing counselors properly direct applicants to the services they need to ensure successful placements.

### **Workshop 4 (4:15-5:45 PM): Managing Tenants with Diverse Services Needs In One Project**

Rural housing projects serving special needs households are difficult to build and manage efficiently if they are restricted to a single category of client, simply due to issues of scale. Arbor Housing and Development has created a model project that mixes the types of services available to tenants with varying special needs in the same

building. The needs of the tenants were carefully considered in the design of the new project to incorporate features that will foster independent living whenever possible. This workshop will also discuss the challenges of coordinating services delivered by several service provider agencies for clients that have multiple special needs or dual (or more) diagnoses.

### ***Track Three - I Love Being A Landlord***

Day to day operation of affordable rental housing is not for the faint of heart, with the struggle to ensure the fiscal viability of your project, the sometimes conflicting requirements of multiple mortgage holders, regulatory issues, the demands of tenants, and addressing ongoing maintenance needs.

#### **Workshop 1 (9:00 AM-10:30 AM): *Anticipating the Useful Life of Building Materials***

How old is too old? It depends – are we talking asphalt or slate shingles? Ceramic tile or vinyl sheet goods? Projecting how long a building material will last is critical in building long term project budgets, or doing the best we can in terms of providing durability for housing rehabilitation clients. This workshop will help you to understand how to anticipate when your property will be due for renovation or replacement of key building materials.

#### **Workshop 2 (10:45 AM-12:15 PM): *Surviving the AMU Monitoring***

The specter of the monitoring visit raises fear in the hearts of all property managers. It is simply not fun to be dinged with findings. This workshop will cover what to expect when the staff of the Asset Management Unit shows up on your doorstep, including how often monitoring typically occur, the kinds of records that need to be available for review, inspection requirements of the physical plant, who needs to be available for the monitoring, etc.

#### **Workshop 3 (2:30 – 4:00 PM): *Fair Housing***

Discriminatory housing practices in the process of renting or selling housing are fairly widely known. However, there are also subtle situations in which your agency or staff may run afoul of Fair Housing rules. This workshop will cover some of the hidden Fair Housing compliance challenges that may expose your agency to a Fair Housing complaint.

#### **Workshop 4 (4:15-5:45 PM): *Believe It Or Not! Tales from the Real World Of Rental Management***

How often have you turned to a co-worker and wondered out loud, did that tenant really do/say what I think they did? No, you are not going crazy. Tenants sometimes do the weirdest things. This workshop will validate that yes, your sanity is intact.

### ***Track Four - Housing Toolkit for Housing Counselors***

The skillsets of housing counselors working with first time homebuyers are incredibly diverse, and the tools and programs used are constantly evolving. It is a challenge to ensure that you are protecting the interests of your clients and getting the lowest cost and best deal possible.

#### **Workshop 1 (9:00-10:30 AM): *Inspection of Homes For Sale: What Does A Thorough Inspection Look Like?***

A quick scan of YouTube videos featuring Mike Holmes will leave you wondering how much money is being spent annually on worthless home inspections. This workshop will review what a homebuyer should legitimately expect from a home inspection report, and the pitfalls that can arise from an inadequate inspection.

## **Workshop 2 (10:45 AM-12:15 PM): The Federal Home Loan Bank of New York's Homebuyer Dream Program™**

Creating affordable, accessible and sustainable homeownership opportunities has long been a focus of the Federal Home Loan Bank of New York. In 1995, we launched The First Home Club<sup>SM</sup> ("FHC") as a grant program to help first-time homebuyers achieve their dream of homeownership. Throughout the FHC's existence, we have been honored to join with our members and help more than 16,000 households become homeowners through more than \$120 million in grants.

We are proud of the impact we have made through the FHC, and we believe that the Homebuyer Dream Program, a more modernized set-aside grant program to support first-time homebuyers across New Jersey, New York, Puerto Rico and the U.S. Virgin Islands, puts us in an even better position to meet the current and future homeownership needs of our District. Households currently enrolled in the FHC will not be impacted by the Homebuyer Dream Program, and will continue following their path towards homeownership with our full support.

The Homebuyer Dream Program provides down payment and/or closing cost assistance of up to \$14,500 per eligible household. To be eligible, households must earn income equal to or less than 80 percent of the area median income and complete a homebuyer counseling program – for which an additional \$500 defrayment of costs is available, bringing the total grant opportunity to \$15,000. Join us at our session and learn how to access this viable source of funds for your clients and help them to achieve their dream of homeownership.

## **Workshop 4 (4:15-5:45 PM): Section 504 Grant Eligibility**

USDA Rural Development has instituted a pilot program for 20 states, including New York, increasing the maximum grant under the Section 504 from \$7,500 to \$10,000 per unit. Learn about the new changes to the 504 program and how it can help improve housing conditions for low income senior homeowners, how grant and loan packages are underwritten by USDA, and tips for ensuring success of 504-financed home rehabs.

## ***Track Five - Housing Improvement and Rehabilitation***

Rehabilitation of existing housing units is a common community development activity in rural New York, as it promotes community stability and is a cost effective method of preserving affordable housing units. However, this activity is challenging because every work site is different and offers lots of opportunities for accidents. With risks, come costs. Running your job sites properly reduces danger, which reduces costs for insurance, which can definitely help keep your program afloat.

## **Workshop 1 (9:00-10:30 AM): Asbestos and Lead Hazards: Compliance with Regs From Multiple Agencies**

Understanding how compliance with Asbestos and Lead Paint Hazard regulations will impact your rehab projects will make your rehab jobs go more smoothly overall. Not only do you need to pay attention to these federal regulations during the preparation of your work scopes to ensure that the project is designed with compliance in mind, but also during periodic inspections of the work under construction, and making sure that third party inspection reports are completed and maintained in the case files.

## **Workshop 2 (10:45 AM-12:15 PM): Managing Rehab Construction**

The role of construction manager on a housing rehabilitation project often means dealing with many competing interests- homeowners who want the world, contractors that may be inclined to cut corners so that they can move on to their next project, codes officials that are being, well, codes officials. Oh, and the program regs. Where do your responsibilities and allegiances lay? How can you avoid falling into common traps on rehab projects? When is it appropriate to issue payment? This workshop will cover the development of a sound work scope, contractual relationships between the participants in a rehab project, and your fiduciary responsibilities as a manager of a governmentally-funded activity.

## **Workshop 3 (2:30 – 4:00 PM): Protecting Yourself – What Insurance Your Contractors Need to Have to Protect You**

While you know the insurance coverages that you need to carry for your own organizations, do you know what insurance policies and endorsements your contractors/vendors need to be carrying? Do you understand what key elements of contractual risk transfer need to be in place before you allow a contractor to do work on your behalf? Did you know that if you hire a contractor that does not carry workers compensation and they get injured, your insurance has to cover it? This session will give you examples of what coverage you need to make sure your contractors/vendors need to have and what your liability could be if the proper steps are not taken in advance.

## **Workshop 4 (4:15-5:45 PM): Roofing 101: Covering Your Bases**

Re-roofing a home would appear to be pretty straight-forward, but roofing jobs are one of the biggest sources of complication and confusion in rehab projects, resulting in the highest number of change orders. Learn how you can properly spec a roofing job correctly for the conditions, recognize where hidden damage is likely so that you can address it up front in the contract, clearly specify demo and removal requirements up front, identify the most durable roofing materials to ensure the longevity of the project, and understand warranty coverages and call back procedures so that you can fully explain them to your home owners.

## ***Track Six - Human Resources***

Dealing with staffing issues is an increasingly complex part of keeping any business running. Keep your operation up to date by staying on top of the last issues, rules and trends in the job marketplace.

## **Workshop 1 (9:00-10:30 AM): Recruiting In a Tight Job Market**

Hiring the right people to support the success of your organization isn't a matter of luck – its strategy! During this session, you'll learn how to ensure that your hiring approach is aligned with your strategic plan and branding by conducting a task / skill inventory. Build job descriptions that enhance the quality of your candidate selection and lead new hires to success.

### **Workshop 3 (2:30 – 4:00 PM): HR 101: The Top 10 Issues That Need Your Attention Right Now**

Deb Best, a Senior HR Practitioner with 30 years of NYS HR experience with large and small employers, shares 10+ key NYS and federal human resource issues and accompanying best practices that employers of all sizes must manage in today's heavily regulated employer environment.

### **Workshop 4 (4:15-5:45 PM): Panel Discussion on ED Succession Planning**

Join us for a panel discussion that will take a look at Executive Director succession planning. The panel will cover: what should you be looking for in an ED, what makes for a successful transition, is the process different for large and small organizations, what do you do when a plan goes awry, and experiences of those that have planned and those that had to adapt on the fly.

## ***Track Seven - Community Building***

Successful community revitalization arises from multi-pronged strategies that deal with local issues in a comprehensive manner.

### **Workshop 1 (9:00-10:30 AM): Modular Housing**

For 46% of American renters, housing is unaffordable: they pay more than 30% of their total income on housing. Energy is an important component of total housing costs, often surpassing 30% of housing costs. Given the contribution that low-energy costs can make to housing affordability, clean energy actors can cultivate strong relationships with affordable housing actors, including government agencies, nonprofits, and philanthropy. This session considers the intersection of clean energy and other affordable housing efforts, promoting a broader collaboration between sectors. Zero Energy Modular (ZEM) homes will be discussed as one pathway to affordability and energy efficiency. This housing solution provides low-income homeowners the comfort of an all-electric, ultra-efficient, and healthy home that provides the predictability of low/no energy bills due to roof mounted solar panels and the potential for energy storage. During this session, successful partnerships among clean energy actors will be explored in addition to financial mechanisms that make opportunities such as ZEM affordable.

### **Workshop 2 (10:45-12:15 PM): The Joint Ownership Entity (JOE NYC) – Changing the Paradigm: Creating Scale and Strengthening Expertise in Nonprofit Developers**

This panel will discuss how CDCs can collaborate to maintain scale and financial heft to remain competitive and profitable in today's housing market looking at the Joint Ownership Entity (JOE NYC), a joint ownership and asset management structure for property owned by 11 nonprofit CDCs. JOE leverages their mission-driven, community-based expertise city-wide, allowing them to achieve greater scale. JOE can enhance the viability of CDCs, helping to preserve existing developments for long-term affordability and acquire and develop new projects and opportunities for nonprofit ownership of affordable housing. During this discussion we will explore the idea of joint ownership for CDCs in update New York and address questions and concerns from attendees.

### **Workshop 3 (2:30 – 4:00 PM): Corning Housing Partnership**

The Corning Housing Partnership (CHP) is a unique private/public partnership that focuses on neighborhood revitalization through a block by block approach. Under the auspices of the Corning City Council, the City

completed a Housing Study in December 2014 that identified a number of strategies to build market momentum. The City, Three Rivers Development Corporation and Arbor Housing and Development formed a partnership with private and public funding that has become one component of a Housing Renaissance in the City. Join this workshop to get funding, leverage and partnership details.

#### **Workshop 4 (4:15 – 5:45 PM): NYS Preservation Opportunity Program**

In May 2019, NY Attorney General Letitia James announced a \$12 million initiative to develop strategic approaches to preserve existing affordable rental housing outside of New York City. An RFP for the program will be released in September 2019. Learn how your organization, along with the support of public jurisdictions, can participate in this program to assess the preservation needs of selected affordable housing portfolios, better understand public and private financing options and regulatory levers, as well as protect existing projects that may be at risk of conversion to market rate housing. Participants selected will plan individualized strategies for project financing, and grants may include funding for acquisitions and other pre-development costs.

**Wednesday, September 11<sup>th</sup>**

#### ***Track Eight – Back to Basics With NYS HCR Programs***

NYS Homes and Community Renewal manages a portfolio of state and federal community development programs that are offered on a competitive basis, and recent changes have been implemented on the administrative side that impact day to day operations of the programs. This track will offer program users and applicants the opportunity to learn more about the operating requirements that HCR staff need to consider when determining who gets funded during the competition, as well as how to handle the thorny questions that arise during the relatively short window that you have to complete your community development program. This track will be held in the Saratoga Ballroom 1.

#### **Workshop 1 (9:00-10:30 AM): Office of Community Renewal State Programs**

This interactive discussion will reintroduce OCR's State Programs including Access to Home, RESTORE, Mobile & Manufactured Home Replacement (MMHR), Preservation Programs and New York Main Street. OCR Program Staff will be joined by an experienced Local Program Administrator to discuss what's new with the programs, and share best practices and solutions to common concerns. The emphasis of this session will be on success stories and tools in use by other LPAs.

#### **Workshop 2 (10:45 AM- 12:15 PM): Office of Community Renewal Federal Programs**

Reintroduce yourself to OCR's Federal Programs: HOME and Community Development Block Grant (CDBG). OCR Program Staff will be joined by an experienced Local Program Administrator and share best practices, solutions to common concerns, success stories and tools in use by other LPAs. The emphasis of this session will be on how communities and not-for-profits successfully deliver projects working within the Federal Regulations.

## **Track Nine - What's Possible?**

A blank slate can sometimes be a scary thing.

### **Workshop 1 (9:00-10:30 AM): Brainstorming Development Ideas**

Do you have an idea for an affordable rental development project for your community? Do you have a weird site that may be a genius location for housing? Are you new to the housing field and not sure how to get into the development game? This workshop will be a freewheeling discussion, matching your project ideas with funding opportunities that will work with small and rural-appropriate projects.

### **Workshop 2 (10:45 AM- 12:15 PM): Help Fund Your Supportive Housing Project with the Federal Home Loan Bank of New York's Affordable Housing Program**

In 2017, the Federal Home Loan Bank of New York's ("Bank") community investment staff conducted a thorough review of the Bank's competitive Affordable Housing Program ("AHP") to determine how best to use the AHP to support initiatives addressing homelessness across the district. Through extensive outreach with community groups and other stakeholders in the district, and consultations with industry experts, the staff gained a better understanding of several unmet local housing needs. The Bank concluded that supportive housing projects was an effective model that addresses homelessness.

Beginning in 2018, the AHP scoring review gave extra points to projects that provided supportive housing and services to a range of special needs populations including people with mental and physical disabilities, the formerly incarcerated, and those with chemical dependencies. Over 25 projects that won an award in 2018 had a supportive housing component in the project.

In this session you will learn how to increase the competitiveness of your AHP application by reserving a portion of your units to support populations with special needs.

## **Track Ten –Tenant and Utility Law Update**

### **Workshop 1 (9:00-10:30 AM): Tenant Law Update**

New state amendments to landlord-tenant statutes were passed in the spring of 2019 that will have far reaching impacts on landlords. This workshop will cover the new legal requirements that will change how rental properties are operated.

### **Workshop 2 (10:45 AM- 12:15 PM): Utility Challenges Update**

Massive increased in energy and utility costs: state actions vs. federal neglect – The workshop will focus on the impact of proposed energy and other utility increased on low- and fixed- residential consumers and your advocacy options as not-for-profits engaged in development, homeowners and tenant assistance. An update on policy, State actions and propose Federal cuts and how the redefinition of poverty will impact low- and fixed-income utility consumers.