As NPH celebrates our 35th anniversary this year, we have been taking a look back at the major affordable housing milestones we’ve been a part of over the decades. One thing is clear: it has been a wild ride. From the can-do spirit of the early days, to the successes of the early 2000’s with unprecedented levels of funding at the state level, to recent reversals of fortune, our members have found ways to build the affordable homes our communities needed and continue to need.

This looking back has been helpful to contextualize the present. Although it seemed that the end of redevelopment heralded the end of an era, it is clear that the affordable housing business model continues to evolve to adapt to new trends, new funding, and new needs. The past three-plus decades have also seen the rise of a new group of emerging leaders in the field, who bring new ideas about what affordable housing will look like in the future. Together, we will create the future of affordable housing.
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<td>Housing As Healthcare: Cross-Sectoral Collaboration to Meet Housing Need and Improve Health Outcomes Powell Room</td>
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</table>
Welcome to the 35th annual NPH fall conference! This is a bittersweet milestone for me as this will be my last conference as the Executive Director of NPH. I’ve been privileged to work with you all to achieve our highs – like the unprecedented amounts of funding for housing at the state level in the early 2000s. I’ve also been honored to be here to support you all during the lows – like the end of redevelopment in California. It has always been my goal and the goal of NPH to support our members in the most effective way we can. We hope that our workshops this year, reflective of our conference theme, Honor the Past; Look to the Future; will help us all envision and achieve the future of affordable housing.

Speaking of the workshops, we want to thank everyone who submitted their workshop ideas. A big thank you also to the 2014 Conference Planning Committee, a group of member volunteers who helped us review, evaluate and select this year’s exceptional slate.

Last but definitely not least, we want to thank all of our wonderful conference sponsors. This event simply could not happen without them. Please take some time today to visit them in our exhibit area.

Enjoy the conference!

Dianne J. Spaulding
Executive Director

Carolina Reid is an Assistant Professor in the Department of City and Regional Planning at the University of California at Berkeley. Carolina specializes in housing and community development, with a specific focus on affordable housing, access to credit, and homeownership. Before joining the faculty at UC Berkeley, Carolina worked at the Center for Responsible Lending, where she undertook policy analyses on how provisions in Dodd-Frank could affect future access to credit for lower-income and minority households. Before that, Carolina served as the Research Manager for the Community Development Department at the Federal Reserve Bank of San Francisco. At the SF Fed, Carolina published numerous journal and policy articles on topics related to housing and community development, and helped to build the capacity of local stakeholders — including banks, nonprofits, and local governments — to undertake community development activities, especially in the areas of affordable housing, early childcare education, asset building, and neighborhood revitalization.

Carolina serves on the Research Advisory Council for the Urban Institute’s Housing Finance Policy Center, and is a faculty associate with the Fisher Center for Real Estate and Urban Economics. She holds degrees from the University of Washington, Seattle (M.A. and Ph.D. in Human Geography) and Stanford University (B.A.).
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Creating Successful Homes for Veterans
With Prop 41’s success in the spring election and housing authorities securing a growing number of Veterans Affairs Supportive Housing (VASH) vouchers, affordable housing developers are turning attention to the specific housing needs of veterans, particularly homeless vets. Workshop attendees will learn how HCD will allocate Prop 41 funds and how to get your housing authority to make the most of their VASH vouchers. Nonprofits who have embarked on these developments will address navigating financing hurdles as well as operating challenges such as coordinating with service providers and integrating the veteran population with non-veteran-specific homes.

Convenor: Elissa Dennis, Community Economics
Moderator: Toby Lieberman, Corporation for Supportive Housing
Panel: Russ Schmunk, HCD; Leon Winston, Swords to Plowshares; Kim Piechota, Chinatown Community Development Center; Chris Pope, MidPen Housing

The HUD Rental Assistance Demonstration: Stories From the Field
Now in its third year, RAD has been a vital tool established by HUD to allow for the revitalization of existing public housing stock. By converting traditional public housing subsidies to Project-Based Section 8, Public Housing Authorities (PHAs) are now able to secure private debt and equity to address immediate capital needs. This roundtable will address new developments related to RAD, including proposals to lift the cap on the number of units that may access the program and updated guidlines related to the closing process. It will also give developers and PHAs a chance to relate their experiences using RAD and share best practices and lessons learned.

Convenor: Lydia Ely, San Francisco Mayor’s Office of Housing and Community Development
Moderator: Greg Chin, California Housing Partnership Corporation
Panel: Michael Duarte, Fresno Housing Authority; Emily Lin, Tenderloin Neighborhood Development Corporation; Adhi Nagraj, BRIDGE Housing; Dave Kiddoo, California Housing Partnership Corporation

2014 Tax Credit Allocation Results and CTCAC Proposed Regulation Changes, and More
Come learn about the 2014 competitive outcomes, and potential changes for 2015. TCAC staff will summarize the number of awards, distribution among housing types, average costs, and a variety of other descriptive metrics. Also, hear an overview of the Affordable Housing Cost Study and discuss implications for the tax credit system.

Convenor & Panelist: William Pavão, California Tax Credit Allocation Committee
Panel: Anthony Zeto, California Tax Credit Allocation Committee
Compare and Contrast: Evaluating Multifamily Lending Options

There are many tax-exempt and taxable financing structures available to affordable housing developers in California, and the decision-making process can be daunting. Structures include very competitive direct placements or loans with major banks, as well as FHA, Fannie or Freddie executions that including combining tax-exempt and taxable products, using short-term cash-collateralized construction bonds. And with interest rate increases looking likely sometime in 2015, hedges or other fixed interest rate construction loan structures are becoming a topic of renewed interest. This panel will include a range of lenders who will present the basics of the varying structures. We will then compare the economics of each, discuss pros and cons, and help audience members untangle the web and find the best options for their affordable housing developments.

Convenor & Moderator: Richard Mandel, California Housing Partnership Corporation
Panel: Jonathan Klein, Union Bank; Paul Carney, Chase Bank; Kenji Tamaoki, Prudential Mortgage Capital Company; Christine Carr, Silicon Valley Bank; John Kauh, Wells Fargo Bank

Nexus v. Inclusionary: The Experience to Date

Because of the Palmer decision regarding affordable rental housing and uncertainty regarding the inclusionary housing case at the California Supreme Court, many communities have completed nexus studies and have collected fees from many projects rather than requiring developers to construct on-site affordable housing. This panel will present the results of NPH’s review of nexus studies in 16 Bay Area cities, describe local experience with multi-city nexus studies, discuss advantages and disadvantages of fees and on-site requirements, and review city experience when switching from on-site requirements to fees.

Convenor & Moderator: Barbara Kautz, Goldfarb & Lipman LLP
Panel: Josh Abrams, Baird + Driskell and The Cornerstone Partnership; Pilar Lorenzana-Campo, Non-Profit Housing Association of Northern California; Dan Schoenholz, City of Fremont

20-20 Foresight: Front-end Planning on Tax Credit Transactions to Protect the Back-end

Nonprofit developers are becoming increasingly aware of the need to structure tax credit transactions very carefully upfront in ways to ensure that they will be able to buy out their limited partner with minimal risk and financial exposure. Panelists will discuss the latest tax and financial structuring techniques to ensure that Options and Rights of First Refusal work as intended, reserves remain for the benefit of the nonprofit, and that exit taxes and cash to LPs are minimized.

Convenor & Moderator: Ann Silverberg, BRIDGE Housing
Panel: Natalie Gubb, Gubb & Barshay LLP; Richard Mandel, California Housing Partnership Corporation; Joel Rubenzahl, Community Economics; Alice Talcott, MidPen Housing; Tim McCann, Wells Fargo Bank; Karen Smyda, Merritt Community Capital Corporation
Federal Housing Policy in a Republican Congress

Hear from Washington, D.C.-based housing advocates on the outlook for rental housing funding and policy and what we can expect from Congress in 2015 if Republicans control both houses. Hear updates about important federal legislation including LIHTC, GSE reform efforts, and RAD authorization; gain in-depth understanding about HUD funding levels; and share your views about top priorities for California.

Convener & Moderator: Matt Schwartz, California Housing Partnership Corporation
Panel: Peter Lawrence, Novogradac & Company LLP; Diane Yentel, Enterprise Community Partners

Cap-and-Trade: 2014 and Beyond!

The Sustainable Communities for All Coalition (SC4A), 535 Coalition and numerous other advocates came together in this year’s budget negotiations to fight for and secure dedicated funding for affordable homes, transit, natural resources, and energy efficiency from the Greenhouse Gas Reduction fund, generated by cap-and-trade auction proceeds. For the Affordable Housing and Sustainable Communities program, this funding starts at $130 million, with at least $65 million for affordable housing, and could grow to $200-500 million annually through the life of the cap-and-trade program.

Come learn about the value of cross-sector collaborations and research in securing and keeping these funds, the latest in guideline development, and what you can do to make sure we see effective implementation of these new resources.

Convener: Megan Kirkeby, California Housing Partnership Corporation
Panel: Marybelle Nzegwu, Public Advocates; Susan Riggs, Business Consumer Services and Housing; Stuart Cohen, TransForm

Responding to Emerging Research on Housing, Jobs, and Climate Change

All too often our housing, employment, and environmental needs are pitted against each other as competing interests. Lawmakers often have to pick and choose between one issue or the other without realizing how closely related they are.

In fact, emerging data points to the role that affordable housing plays in helping us achieve our equity, economic development, and climate and sustainability goals.

Join us to learn more about the current jobs and affordable housing policy landscape and emerging data on the mismatch between jobs and housing in the region. The panel of academic, research, and policy experts will discuss how these issues play out in our region and offer up ideas for moving forward collaboratively.

Convener: Pilar Lorenzana-Campo, Non-Profit Housing Association of Northern California
Panel: Chris Benner, UC Davis Center for Regional Change; James Pappas, California Housing Partnership Corporation; Egon Terplan, SPUR
**Preservation of Affordable Housing Near Transit: Methodologies, Policies, and Strategies**

The Bay Area has decided to focus growth in communities near transit. But with this decision comes a responsibility to ensure these communities continue to have affordable housing options. Come discuss: how we can work together to preserve affordable housing as part of developing equitable TOD districts. Panelists will present on: 1) methodologies for identifying priority preservation areas near transit; 2) policies for preservation for both restricted affordable developments and market-rate housing that is serving lower income households; 3) preservation acquisition strategies and funding for preservation of affordable TOD; 4) and methods for going the extra mile with properties - green rehabilitation and EcoDistricts.

**Convener:** Elizabeth Wampler, The San Francisco Foundation

**Panel:** James Pappas, California Housing Partnership Corporation; Heather Hood, Enterprise Community Partners; Susan Friedland, Satellite Affordable Housing Associates; Malcolm Yeung, Chinatown Community Development Center

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**2014 State of the State’s Affordable Housing Policy**

Join us to hear from the current Director of the California Department of Housing and Community Development (HCD), Claudia Cappio, and three former HCD Directors as they review the advances made in state affordable housing policy and funding over the past year and discuss projects and plans for the next year. Topics will include the State’s Affordable Housing Cost Study, the Statewide Housing Plan, the Veterans Bond, Cap and Trade, MHP and other tools and funding sources.

**Convener & Moderator:** Cathy Creswell, Former California Department of Housing and Community Development Director

**Panel:** Claudia Cappio, California Department of Housing and Community Development; Lucy Dunn, Orange County Business Council; Lynn Jacobs, Ventura Affordable Homes, Inc.; Matt Franklin, MidPen Housing

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*Please don’t forget to visit our exhibitors – member partners who play a special role in the conference and in our field.*
**Let’s Get Wired!**

The goal of this workshop is to have an interactive discussion about the importance of providing low cost broadband access and equipment to residents in affordable housing communities. Topics will include:

- **Overview of the issue:**
  - An understanding of the breadth of the challenge and why people are not connected
  - The implications when someone doesn’t have access to these valuable tools and how access can improve the lives of our residents

- **Ideas for Program models:**
  - Eden’s program model – our three key technology programs
  - What’s Next? – Program pilots

- **Advocacy/Policy work in this area:**
  - What’s currently happening?
  - How can you get involved?
  - Resources.

**Convenor:** Jennifer P. Reed, Eden Housing  
**Panel:** Monica Harlow, Eden Housing; Alisa Finch, Eden Housing; Raquel Cinat, California Emerging Technology Fund

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**Relocation Roundtable: Achieving Excellence in Occupied Rehabs**

Managing the rehabilitation and restructuring of an older affordable housing project is complicated; add in the need to relocate existing residents and the task can seem daunting. Hear from industry experts how to manage the people side of occupied rehabs. The panel will present case studies, outline best practices, and provide insight into relocations laws and how they may affect your project. Topics may include: onsite vs. offsite; resident services and property management; timelines and deadlines; notifications, resident meetings, and household evaluations; logistics; reasonable accomodations, and California relocation laws.

**Convenor:** Lauren Maddock, Mercy Housing  
**Panel:** Barbara Gualco, Mercy Housing; Dave Kroot, Goldfarb & Lipman; Chad Wakefield, Overland, Pacific & Cutler
Merger & Acquisitions Lessons Learned

Are mergers economical? What are the factors to consider prior to merger? What due diligence should be done prior to making a merger or acquisition decision? What are the demands on the board and staff of both organizations? What are the major challenges? We will answer these questions and more based on the experience of two bay area mergers and others across the country.

Convenor: My Trinh, Enterprise Community Partners
Panel: Susan Friedland, Satellite Affordable Housing Associates; Linda Mandolini, Eden Housing

Green Operations and Maintenance 2.0

Come and learn how affordable housing organizations are rolling out and maintaining green operations and maintenance programs across their portfolios. Hear examples of energy, water, and health initiatives that are engaging the residents, educating property management staff and taking on lives of their own. Each organization will present cutting edge initiatives, lessons learned, and real results in terms of cost savings, management efficiencies, and active resident engagement. The workshop will provide case study examples from different organizations describing collaborative initiatives that they have developed that bring green O&M plans to life and the tools and activities that they have implemented to engage residents and educate and empower property management staff. Challenges encountered along the way and future goals and next steps will also be explored.

Convenors: Carolyn Bookhart, Resources for Community Development
Panel: Joanna Ladd, Chinatown Community Development Center; Sasha Wisotsky, Resources for Community Development; Janice King, Resources for Community Development; Chris Hess, Satellite Affordable Housing Associates

New Emerging Leaders Peer Network

The Emerging Leaders Peer Network (ELPN) is a platform for growth, achievement, and opportunity among a cohort of affordable housing practitioners and advocates. ELPN fosters members’ long-term personal and professional development, and helps build connections that support the affordable housing industry.

If you are interested in getting involved, email Lisa Howlett at lisa@nonprofithousing.org for more information and to join our mail list.
**Linking Housing to Healthcare to End the Cycle of Homelessness for High-Cost, Vulnerable Populations**

With the adoption of the Affordable Care Act, more communities are looking to use supportive housing to address the needs of homeless individuals who cycle through our hospitals, shelters and jails. This workshop will highlight two local initiatives to provide housing, healthcare, and support services to frequent users of costly healthcare services. Representatives from San Francisco’s Kelly Cullen Community and Los Angeles’ 10th Decile Project will discuss their success in providing supportive housing to improve health outcomes and reduce healthcare utilization for formerly homeless frequent users. The Health Plan of San Mateo will share their pilot effort to provide a suite of housing and supportive services to reduce long-term institutionalization and improve health outcomes for vulnerable populations.

**Convenor:** Steven Shum, Corporation for Supportive Housing  
**Panel:** Susan Lee, Corporation for Supportive Housing; Ja Eun Huh, Tenderloin Neighborhood Development Corporation; Edward Ortiz, Health Plan of San Mateo

**Aging in Place with Limited Resources**

In a world of limited service dollars and resources, housing providers may be challenged to help elderly tenants who struggle to perform daily living activities. This workshop will examine best practices to help senior residents live independently, and provide strategies to access resources when accommodations or assistance is needed. The panelists will provide a legal framework related to independent living issues, and discuss practical solutions to real life issues, such as what to do when a tenant can no longer prepare his or her own meals or needs medical assistance and has no apparent resources to help.

**Convenor & Moderator:** Kate Comfort Harr, HIP Housing; Tara Siegel, California Housing Partnership Corporation  
**Panel:** Ancel Romero, ABHOW; Chris Hess, Satellite Affordable Housing Associates; Heather Gould, Goldfarb & Lipman LLP; Lisa Mancini, In-Home Supportive Services of San Mateo County
Housing As Healthcare: Cross-Sectoral Collaboration to Meet Housing Needs and Improve Health Outcomes

Affordable housing developers are confronted with reduced resources and growing need among people with special challenges such as frail elderly and formerly homeless individuals with chronic medical and/or mental health needs. Healthcare providers are focused on improving health while lowering the high cost of serving these vulnerable populations, and housing is increasingly seen as key to achieving these outcomes. Structural changes in healthcare coverage and delivery are opening more opportunities for collaboration, cost-sharing, and innovative strategies to build and fund housing and services. This workshop will inform and engage attendees about the evolving housing as healthcare effort by: 1) providing up to date information on the regulatory structure governing healthcare spending related to housing and services; 2) discussing efforts to improve policy to encourage housing as healthcare innovation; 3) presenting existing and proposed models that take advantage of current waivers and programs; and 4) highlighting successful efforts to collect data showing improved health outcomes and lowered costs for high utilizers and the need to establish additional data on outcomes.

Convenor: Dave Kiddoo, California Housing Partnership Corporation
Panel: John Shen, CA Department of Healthcare Services Long Term Care Division; Sharon Rapport, Corporation for Supportive Housing; Lamar Turner, ElderFocus

Help us improve what we do –

Fill out the conference evaluation form on page 13 to be entered into our Brown Bag Frequent Flyer (4-pack of passes) raffle. Drop entries off at the registration desk, fax, or mail it to NPH:
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We appreciate your feedback!
The NPH Board of Directors and staff sincerely thank the volunteers who contributed their time to prepare materials and help on the day of the conference, and the moderators, panelists and speakers for their time, talent and expertise.

For their guidance and advice on ensuring the best content for the conference, we extend our gratitude to:

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What other workshop topics would you like to see?

What was the best part of the conference?

What changes would you recommend?

Other comments:
Save the date!

Join us for NPH’s Holiday Party & Annual Member Meeting

Wednesday, December 10th
5:30 - 8:00 p.m.
Omni Hotel, San Francisco

Our Mission:
The Non-Profit Housing Association of Northern California is the collective voice of those who support, build and finance affordable housing. NPH promotes the proven methods of the non-profit sector and focuses government policy on housing solutions for lower income people who suffer disproportionately from the housing crisis.

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