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PERSPECTIVES FROM THE INTERSECTION OF HOUSING JUSTICE AND RACIAL JUSTICE

BROUGHT TO YOU BY:



Monday, 12:20PM

Panel: Perspectives from the Intersection of Housing Justice and Racial Justice

From the United States' foundation on stolen indigenous lands, through slavery, to redlining and Urban Renewal, to the fight for Fair Housing -- housing justice and racial justice are inextricably connected. Many of us have dedicated our careers, and many a sleepless night, to addressing social inequities in rural communities through affordable housing and community development. This panel takes a moment to listen to our colleagues as they share reflections on their personal experiences in housing and how this has shaped their professional role in the field.

SAVE THE DATE
NOVEMBER
3, 4, 5
2021



Rural Housing Summit 2021
Asilomar State Conference Grounds
Pacific Grove, CA

MONDAY

- **CCRH Board Chair and Executive Director Welcome**
- **Convocation: Elizabeth Elliott, Executive Director, Northern Circle Indian Housing Authority**
- **Panel: Perspectives from the Intersection of Housing Justice and Racial Justice** – Moderator: Vanesa Donangtavanh & Edward Samson, California Coalition for Rural Housing, Panelists: Denice Wint, EAH Housing; Jose Nuno, Visionary Home Builders; Kenneth Rodgers, Coachella Valley Housing Coalition; Veronica Garcia, People’s Self-Help Housing
- **Keynote Speaker: Dolores Huerta, President and Founder, Dolores Huerta Foundation**

TIME

12:00PM – 12:10PM
12:10PM – 12:20PM
12:20PM – 12:55PM
12:55PM – 1:30PM

LINK TO JOIN PLENARY/PANEL/DOLORES HUERTA:

<https://zoom.us/j/93042525924>

Webinar ID: 930 4252 5924

- **Workshop - Disaster Response: Mobilizing and Deploying Resources for Rural Housing Relief and Recovery After Natural Disasters and COVID-19**

2:00PM – 3:30PM

LINK TO JOIN WORKSHOP: [https://zoom.us/j/99585917092?](https://zoom.us/j/99585917092?pwd=VGUrQy90N0lweUIFZnJHb29JZ0JjUT09)

[pwd=VGUrQy90N0lweUIFZnJHb29JZ0JjUT09](https://zoom.us/j/99585917092?pwd=VGUrQy90N0lweUIFZnJHb29JZ0JjUT09)

Meeting ID: 995 8591 7092

Passcode: 999110

- **Happy Hour with Interactive Networking Game**

4:00PM – 5:00PM

LINK TO JOIN Networking Happy Hour:

[https://zoom.us/j/94534120886?](https://zoom.us/j/94534120886?pwd=czlzSW85Z3pGNjR6YlB2bGxUUxldz09)

[pwd=czlzSW85Z3pGNjR6YlB2bGxUUxldz09](https://zoom.us/j/94534120886?pwd=czlzSW85Z3pGNjR6YlB2bGxUUxldz09)

Meeting ID: 945 3412 0886

Passcode: 138135

TUESDAY

- **Workshop - The Good, the Bad, and the Critical: Challenges and Opportunities in Preserving Manufactured Housing Communities**

TIME

10:00AM – 11:30AM

LINK TO JOIN WORKSHOP: [https://zoom.us/j/99828873427?](https://zoom.us/j/99828873427?pwd=MzVIRUMyRzRtZWpzYjRGdVdTMTRjdz09)

[pwd=MzVIRUMyRzRtZWpzYjRGdVdTMTRjdz09](https://zoom.us/j/99828873427?pwd=MzVIRUMyRzRtZWpzYjRGdVdTMTRjdz09)

Meeting ID: 998 2887 3427

Passcode: 328047

TUESDAY - CONTINUED

TIME

- **Keynote Speaker - The Honorable Raul Ruiz, Congressman, District 36**

12:00PM - 12:10PM

LINK TO JOIN Keynote and Panel: <https://zoom.us/j/91620878465>

Webinar ID: 916 2087 8465

- **Federal Housing Policy Panel** - Moderator: Carol Ornelas, CEO, Visionary Home Builders of California, Panelists: Diane Yentel, President and CEO, National Low Income Housing Coalition; David Lipsitz, President & CEO, Housing Assistance Council; Tony Walters, Executive Director, National American Indian Housing Council

12:10PM - 1:30PM

LINK TO JOIN Keynote and Panel: <https://zoom.us/j/91620878465>

Webinar ID: 916 2087 8465

- **Workshop - Racial Equity in Rural Affordable Housing: Incorporating Black Lives Matter and Racial Equity into Our Organizations**

2:00PM - 3:30PM

LINK TO JOIN WORKSHOP: <https://zoom.us/j/94327077105?pwd=a0VBUkpmRVJVOUJXL1pianN6ZGM0Zz09>

Meeting ID: 943 2707 7105

Passcode: 197929

- **Happy Hour with Trivia**

4:00PM - 5:00PM

LINK TO JOIN Happy Hour w/Trivia:

[https://zoom.us/j/92134690230?](https://zoom.us/j/92134690230?pwd=UTQ2eHRqWW0xTnNrR2FnYUhh3UjZYdz09)

[pwd=UTQ2eHRqWW0xTnNrR2FnYUhh3UjZYdz09](https://zoom.us/j/92134690230?pwd=UTQ2eHRqWW0xTnNrR2FnYUhh3UjZYdz09)

Meeting ID: 921 3469 0230

Passcode: 899101

WEDNESDAY

TIME

- **Workshop: Today and Tomorrow: Challenges and Opportunities for Current and Future Rural Home Ownership**

10:00AM - 11:30AM

LINK TO JOIN WORKSHOP: [https://zoom.us/j/96492414663?](https://zoom.us/j/96492414663?pwd=QWo4WTdPdThiZy84Q2JuczBmMmZLUT09)

[pwd=QWo4WTdPdThiZy84Q2JuczBmMmZLUT09](https://zoom.us/j/96492414663?pwd=QWo4WTdPdThiZy84Q2JuczBmMmZLUT09)

Meeting ID: 964 9241 4663

Passcode: 287278

- **Keynote Speaker, Michael Tubbs, Mayor of Stockton**

12:00PM - 12:15PM

- **CCRH Interns Presentations**

12:15PM - 1:30PM

LINK TO JOIN Keynote and Interns Presentation:

<https://zoom.us/j/92093697433>

Webinar ID: 920 9369 7433

WEDNESDAY - CONTINUED

TIME

- **Listening Session - Conversation with HCD:** Jennifer Seeger, Deputy Director, Division of Financial Assistance; Craig Morrow, Branch Chief (MHP, Serna, CalHOME, LHTF, PLHA); Craig Shields, Branch Chief (AHSC, IIG); Tyrone Buckley, Assistant Deputy Director of Fair Housing

2:00PM – 3:30PM

LINK TO JOIN Listening Session: <https://zoom.us/j/96832858817?pwd=cGNzNjFNT0lqazNleHBLZHNvMOZvdz09>

Meeting ID: 968 3285 8817

Passcode: 451572

- **Awards Ceremony and Happy Hour Polar Bear Plunges**

4:00PM – 5:00PM

LINK TO JOIN Awards and HH: <https://zoom.us/j/98793229679?pwd=TDJKRXhlQVpWZkM0Q3RwbVlQODNVUT09>

Meeting ID: 987 9322 9679

Passcode: 969147

THURSDAY

TIME

- **Workshop: Overcoming Barriers and Leading Innovation To Build Rural Sustainable Communities**

10:00AM – 11:30AM

LINK TO JOIN WORKSHOP: <https://zoom.us/j/94421272273?pwd=QVlkTFJqSzhGRWhkbk5YTjdjK0U4UT09>

Meeting ID: 944 2127 2273

Passcode: 960747

- **State Housing Policy Panel** – Moderator: Julie Bornstein, Consultant, Panelists: Lisa Hershey, Executive Director, Housing California; Lourdes Castro Ramirez, Secretary, Business, Consumer Services, and Housing Agency; Senator Scott Wiener, Chair, Senate Housing Committee; Assembly Member David Chiu, Chair, Assembly Housing Committee

12:00PM – 1:30PM

LINK TO JOIN Housing Policy Panel: <https://zoom.us/j/94111923479>

Webinar ID: 941 1192 3479

- **Listening Session - Conversation with USDA:** Cathy Glover, National Deputy Administrator, Single Family Housing; Lauryn Enrico, National Director, Production and Preservation Division, Multifamily Housing Programs

2:00PM – 3:30PM

LINK TO JOIN Listening Session: <https://zoom.us/j/98501503032?pwd=RFM5N0lEQys5SFl5djV4MHNGMFBIUT09>

Meeting ID: 985 0150 3032

Passcode: 044934

THURSDAY - CONTINUED

TIME

- **Karaoke Happy Hour - Sing ZOOMARAKE with DJ Purple! Please read instructions here and pick a song from here**

4:00PM – 5:00PM

LINK TO JOIN Karaoke Happy Hour:

[https://zoom.us/j/98320265173?](https://zoom.us/j/98320265173?pwd=YmM5TIRCZ25Oc1sRWDhDYWdKMIBPUT09)

[pwd=YmM5TIRCZ25Oc1sRWDhDYWdKMIBPUT09](https://zoom.us/j/98320265173?pwd=YmM5TIRCZ25Oc1sRWDhDYWdKMIBPUT09)

Meeting ID: 983 2026 5173

Passcode: 9404727

FRIDAY

TIME

- **Workshop: Farmworker Housing: Deploying New Financing Resources and Rethinking What Works**

10:00AM – 11:30AM

LINK TO JOIN WORKSHOP: [https://zoom.us/j/92632689196?](https://zoom.us/j/92632689196?pwd=NTQrNWlZV09zcVkwZlRkNUZSOFA1UT09)

[pwd=NTQrNWlZV09zcVkwZlRkNUZSOFA1UT09](https://zoom.us/j/92632689196?pwd=NTQrNWlZV09zcVkwZlRkNUZSOFA1UT09)

Meeting ID: 926 3268 9196

Passcode: 729034

- **State Housing Directors' Panel** – Moderator: Rob Wiener, Executive Director, California Coalition for Rural Housing, Panelists: Gustavo Velasquez, Director, California Department of Housing and Community Development, Francesc Marti, Director of Legislation and Policy, California Housing Finance Agency, Louise Bedsworth, Director, California Strategic Growth Council, Kim Dolbow Vann, State Director, USDA Rural Development

12:00PM – 1:30PM

LINK TO JOIN Housing Policy Panel: <https://zoom.us/j/93651111000>

Webinar ID: 936 5111 1000

- **Listening Session - Conversation with CDLAC/TCAC:** Fiona Ma, California Treasurer; Judith Blackwell, Executive Director, California Tax Credit Allocation Committee

2:00PM – 3:30PM

LINK TO JOIN Listening Session: [https://zoom.us/j/91938864809?](https://zoom.us/j/91938864809?pwd=cUdmNDRlaFMISGVVWjEwTOFHUnBEUT09)

[pwd=cUdmNDRlaFMISGVVWjEwTOFHUnBEUT09](https://zoom.us/j/91938864809?pwd=cUdmNDRlaFMISGVVWjEwTOFHUnBEUT09)

Meeting ID: 919 3886 4809

Passcode: 627242

- **Intern and Alum only Happy Hour**

4:00PM – 5:00PM

LINK TO JOIN HH: [https://zoom.us/j/94922334103?](https://zoom.us/j/94922334103?pwd=YkdLRIR4cjNUWksxTmtlOUhxbHpRZz09)

[pwd=YkdLRIR4cjNUWksxTmtlOUhxbHpRZz09](https://zoom.us/j/94922334103?pwd=YkdLRIR4cjNUWksxTmtlOUhxbHpRZz09)

Meeting ID: 949 2233 4103

Passcode: 293566

Issue Paper



Monday, October 26th
2:00pm – 3:30pm

Workshop - Disaster Response: Mobilizing and Deploying Resources for Rural Housing Relief and Recovery After Natural Disasters and COVID-19

Facilitators: Seana O'Shaughnessy, Community Housing Improvement Program; Noah Patton, National Low Income Housing Coalition; Rachel Smith, Rural Community Assistance Corporation; Eileen Piekarz, Rural Community Assistance Corporation; Bob Zdenek, Principal Robert Zdenek Associates

Purpose:

The 2020 Coronavirus Pandemic has touched every community in California – requiring holistic responses and cooperation between agencies, organizations, and the communities they serve. This pandemic underscores the lessons learned by many communities affected by earthquakes, wildfires, floods, tornados, and other natural disasters in the past decade: communities and organizations remain unprepared for disasters and the response and recovery system remains in need of reform. Rural communities face unique challenges in the wake of disasters that require unique and innovative solutions as climate change continues to create stronger and more frequent disasters.

It is the purpose of this workshop to facilitate a conversation among peer organizations to create an understanding of how we are uniquely positioned to respond in the wake of a disaster, what to expect under the current system, what can be done ahead of a disaster, what resources are available to communities, the timing of resource deployment, special considerations for housing developers, and to determine an effective advocacy strategy to advance the needs of rural communities pre- and post-disaster.

Due to the nature of our work, staff are often considered “first responders” when it comes to clients and residents. Given the deficiencies in disaster response at the local, state, and national level, it is of utmost importance that we encourage the development of evacuation routes, plans for families to reunite with their loved ones, once a disaster has occurred and remain a resource and a strong voice for disaster survivors afterward.

Critical Issues:

Rural communities have additional challenges during and post-disaster: lack of infrastructure and adequate communication systems; limited first responders; lean municipal staff; jurisdictions that frequently lack housing experience; limited accessible and affordable housing for displaced families and individuals; secondary displacement.

The most vulnerable populations are often the hardest hit and the least likely to be able to access financial assistance. Undocumented residents are often afraid to register with government and some nonprofit organizations. Low-income populations historically struggle to navigate difficult and arcane disaster relief systems.

Funding can be both plentiful and extremely hard to access post-disaster. It can be difficult for organizations to access funding if they aren't at the table and advocating for their clients. Much of the early funding is targeted to individuals/families. Public funding for organizations is also hard to navigate and the timing is not aligned with needs.

Organizations can experience direct impacts of disasters, such as staffing shortages experienced by many during the early days of the coronavirus pandemic, while at the same time working to serve their community. Most regulatory agreements with HUD, USDA & TCAC do not allow flexibility in addressing emergency community needs (i.e. By-passing waitlists to house displaced residents) or the provision of emergency vouchers by local housing authorities. Federal agencies often stringently stick to protocols instead of adapting to situations on the ground.

The time to build relationships with your community and its key leaders is before a disaster occurs. New alliances will form post-disaster but knowing your community assets and how you can mobilize pre-disaster is essential to people's lives. Recovery decisions are often made without effective public input by the communities we serve. It is important to amplify these voices to ensure that the recovery is accessible to all.

Anticipated Outcomes:

- Increased understanding of the timing, type and flow of funding post disaster and how organizations can position themselves to best utilize these funds.
- Strategize key talking points and advocacy focus to improve disaster response and recovery in rural areas.
- Develop emergency plans and evacuation procedures for staff, employees and residents affected.

Issue Paper



Tuesday, October 27th
10:00am – 11:30am

Workshop - The Good, the Bad, and the Critical: Challenges and Opportunities in Preserving Manufactured Housing Communities

Facilitators: Mariah Thompson, California Rural Legal Assistance; Doug Ryan, Prosperity Now; Brian Augusta, California Rural Legal Assistance Foundation; Danielle Mazzella, California Housing Partnership; Maurilio Leon, Community Housing Opportunities Corporation

Purpose: Discussing strategies to preserve and develop manufactured housing communities.

Critical Issues: Factory built housing is a common sight in rural California. As housing costs soar across the state, preserving and developing new MHCs should be it as part of the affordable housing solution.

MPRRP: How can the program be made effective and usable? This could be a strong tool to rehabilitate and preserved private parks if they can be converted into co-ops, local government, or nonprofit run parks.

CalHOME: How do we get a replacement home on vacant lots in communities? – Is there statutory restriction for use of vacant lots. Can CalHOME develop a home-only pilot program under current authority?

Federal USDA Programs: California is an approved state in the Rural Development 502 loan program to fund the purchase of energy efficient homes in preserved parks. To date, no homes have been funded. What would make this effective?

Availability of land: Where is underutilized publicly owned land that could be used to create new parks? Is there a survey tool to find land? Would public agencies be willing to be in a long-term lease to create new housing. Would the California Tax Credit Allocation Committee consider the use of LIHTC to develop a new MH community?

COVID -19: How is COVID-19 impacting vulnerable residents in manufactured housing communities?

Closures and Abuses: What abuses are we seeing that result in displacement of homeowners or closures of parks? What solutions at the state level are needed?

HCD MRLPP- HCD is rolling out their Mobilehome Residency Law Protection Program. How will this program assist mobilehome park owners from abusive practices?

Resources: HCD's Mobilehome Park Rehabilitation and Resident Ownership Program (MPRPOP) has been under-utilized, especially in rural areas. Fannie and Freddie's Duty to Serve programs include funding park purchases and preservation. How can we Encourage local agencies and housing partners to use the federal programs for chattel loans. Encourage CalHFA to pursue manufactured home loans with lower rates than chattel loans.

Technical Assistance: As CCRH and other partners roll out the MPRROP TA program authorized by AB 136, what are the needs and how do we make it a success?

COVID-19: Many families living in manufactured housing communities are not protected by the CARES Act. Only about 10% of California's MHCs have federally backed loans, which means the majority of families are not covered by CARES-related eviction protections. The eviction moratorium released by the Centers for Disease Control does cover MHC residents, though its effectiveness is unclear. Many families are at risk because they are employed in impacted industries. The Urban Institute found that MHC residents are more likely than residents of any other housing type to work in the top five sectors facing job loss (hospitality, retail, constructions et al.).

Federal: Like residents in many housing types, MHC residents in California will need cash or housing assistance to retain their homes. The additional \$600 weekly unemployment insurance, which ended on July 31, kept families housed. The House-passed HEROES Act includes housing counseling assistance that explicitly applies to manufactured housing. In light of the recently passed HUD Manufactured Housing Modernization Act, states and localities have to analyze MH in their Consolidated Plans. MHC-related legislation could happen in the next Congress: The Manufactured Housing Community Preservation Act of 2019, of which Rep. Ro Khanna of San Jose is an original sponsor, is part of the House Democrats' infrastructure bill. Finally, as Fannie Mae and Freddie Mac release their 2021 duty to serve plans for the MH market, California nonprofits are negotiating potential MHC loan deals with these secondary market actors.

Outcomes:

- Legislative and regulatory changes needed to further reform MPRROP, mobilize other funding resources, and fix other policy and program issues that discourage or slow down manufactured and mobile home park preservation efforts.
- Legislative and regulatory changes to CalHOME to allow for new unit construction along with home preservation.

Issue Paper



Tuesday, October 27th
2:00pm – 3:30pm

Workshop - Racial Equity in Rural Affordable Housing: Incorporating Black Lives Matter and Racial Equity into Our Organizations

Facilitators: Jan Lindenthal, Mid-Pen Housing; Erika Holzhauer, Rural Community Assistance Corporation; Veronica García, People's Self-Help Housing Coalition; Leilani Barnett, San Francisco Federal Reserve Bank; Monica Joe, Non-Profit Housing Association of Northern California

Please read the Executive Summary from the following article in advance.

Please watch the following video in advance to learn more about the history of racial segregation in housing in America:

Purpose:

We not only find ourselves recognizing the need to increase diversity in our organizations but also fostering a culture of inclusiveness throughout our organizations. The events of the past 4 months have reminded us that in advancing the "lighter lifts" of diversity and inclusion, we cannot lose sight of the importance of centering equity in these conversations as well. The rise of the Black Lives Matter movement in response to widely publicized violence against unarmed black people, continued inequity in our country's treatment of indigenous people and increasing anti-immigration policies have highlighted the injustice impacting people of color in our communities.

As a result, we must consider where we fall as non-profit housing development organizations in the fight for housing and racial justice. It is our responsibility to develop housing in a way that not only meets people's needs, but that also advances equitable opportunities for our residents and ensures our staff – at all levels of our organizations - better reflect the communities we serve. Institutionalized structural and systemic racism ensure the continued exclusion of marginalized groups, we must move towards leading with an equity lens. That is the first step. Second, we need to understand that historically marginalized communities of color - Black, Brown, Indigenous, and Asian peoples - have the right to decide how and where they live.

We are calling on CCRH members, housing practitioners new to racial equity work, and experienced practitioners to have a dialogue with us about what it means to embark on the racial equity journey. This workshop will provide the space for CCRH members and others to share their own journey in this work as well as learn from others. CCRH established a Racial Equity, Diversity and Inclusion (REDI) committee of the CCRH Board. In addition, in August, CCRH engaged a consultant to assess CCRH's readiness to advance this work at the Board and Staff level. The work CCRH is currently undertaking was in great part informed by these workshop conversations in the past. Currently, the Board is considering a number of important recommendations to place housing justice and racial equity at the center of CCRH's agenda. This workshop is also an opportunity to provide feedback to CCRH on the ways we can best support our members' efforts to advance racial equity within their institutions and in our rural housing industry.

Critical Issues:

As Housers, we are faced with a moral imperative. We must use our proximity to power to address the impacts systemic racism has had on our communities and our rural community development sector. The interrogation of our organization's policies and practices related to who we hire, who we promote, who serves on our board, who lives in our housing and where we build, among others, must be a priority, if we are to achieve our goal of advancing diversity and equity in the rural community development movement. This work requires engagement from the entire organization including Board and senior leaders. It requires a willingness to commit time, come with an open mind, and build our racial stamina to have the difficult, but important conversations to drive real change.

What is equity? How do we create equity? We haven't lived in an equitable society so we don't know what equity looks like so we must define equity in a way that as individuals and organizations we can undergo the procedural changes needed to achieve equity and justice for all.

Anticipated Outcomes:

Define what Racial Equity means for rural community development organizations.

Share best practices from organizations engaged in this work.

Discuss and recommend what can CCRH do to best support this work for our members

Issue Paper



Wednesday, October 28th
10:00am – 11:30am

Today and Tomorrow: Challenges and Opportunities for Current and Future Rural Home Ownership

Facilitators: Ryan LaRue, Rural Communities Housing Development Corporation; Juan Rivera, NeighborWorks Sacramento Region; Susan Long, Self-Help Enterprises; Sheryl Flores, Peoples' Self Help Housing Corporation; & Jill Quezada, Community Housing Improvement Program

Purpose: Catastrophic wildfires throughout California over the last few years have worsened an already insufficient supply of affordable homes. Building up our rural housing stock is more important than ever, but increased costs, both due to material increases and contractor shortages, and now coupled with sharp material increases resulting from COVID-19, are making the development of affordable housing increasingly infeasible. We have seen an increase in resources as a result, particularly at the State level, but are they working and is it enough? In addition, affordability becomes increasingly difficult to obtain as households lose income and rely more heavily on credit. Some nonprofit developers are proposing the development of smaller homes, including ADU's, to reduce cost but many local governments resist such approach. The Mutual Self-Help Program is effective; however, the eligible areas with resources and available land with appropriate zoning within rural jurisdictions are few.

Brainstorm opportunities and roadblocks to creating sustainable, affordable homeownership opportunities for low and moderate-income families, as well as recommend strategies for improvement.

How can CCRH assist?

Critical Issues:

How are contractor shortages and building material increases affecting your capacity to develop homes, and what approaches are you using to develop them at affordable prices?

What strategy is your organization using to find buildable lots or to develop land for affordable homeownership opportunities? Available land in rural California increasingly needs to be developed. How are you keeping it affordable?

With the sharp increases in housing costs and values, are organizations struggling to remain below sales price and value limits required by many of our funding sources?

Are for-profit housing developers entering your rural communities and creating additional demand for land and labor? How are you addressing these problems? Are your local governments creating regulatory or policy roadblocks to the production of affordable homes? If so, what techniques and approaches are you using to remove these obstacles?

Are you exploring developing smaller and more efficient homes, including ADU's, to reduce costs and increase supply? What obstacles exist?

With California home prices exceeding pre-recession levels and falling household incomes, households below 80% of median income are having an increasingly difficult time affording homes. How is your organization confronting this strategic issue?

Which mechanisms are you using to fill the affordability gap (the difference between what a median income household can afford and the median price of the home your organization can develop)?

What funding sources are you finding are still effective, and which are becoming increasingly difficult to use? What regulatory or policy changes could make this funding more effective?

Has your organization use any new approaches to execute your Self-Help Program in recent years? Share your successful practices.

Anticipated Outcomes:

Are their regulatory or policy issues that are obstacles to the development of rural homeownership, and can CCRH help fix them?

What advocacy work is needed to help developers produce affordable homeownership, and how can CCRH help to spreadhead it?

Sharing of Best Practices: what are key strategies and approaches that have worked for organizations, and how can they effectively be replicated in other parts of rural California?

What conversations should we be having, both internally and with key players in the industry, to make sure our needs are heard, and we have the best opportunities to move forward successfully with the production of affordable homeownership?

Issue Paper



Wednesday, October 28th
2:00pm – 3:30pm

Listening Session - Conversation with HCD

Facilitators: Stephan Daues, Mercy Housing California and Elissa Dennis, Community Economics

Anticipated Guests: Jennifer Seeger, Deputy Director, Division of Financial Assistance; Craig Morrow, Branch Chief (MHP, Serna, CalHOME, LHTF, PLHA); Craig Shields, Branch Chief (AHSC, IIG); Tyrone Buckley, Assistant Deputy Director of Fair Housing; Kim Losoya, Loan Closing; Lindy Suggs, Asset Management, OMS; Janice Waddell, Federal Program and Disaster Recovery

Purpose:

2020 is proving to be the continued expansive growth for HCD in all aspects of its work that began in 2018/19 with the implementation of Propositions 1 and 2 and SB2, the roll out of NPLH, and evolution of the AHSC and VHHP program, and now Homekey. The continued growth and refinement of its funding activities took place amidst the global pandemic and without a director for the first half of the year. While we see tangible progress on long standing challenges like transparency and staff capacity, the time has arrived to focus on long standing major goals that might finally be on the table:

- a true one-stop multi program NOFA;
- highly adaptable awards to be responsive to changing tax credit equity, local funding and construction markets;
- Standard Agreements issued immediately upon award;
- Complete alignment with CDLAC/TCAC scoring, priorities and timing.

Yet despite the new resources momentum, the massive MHP round 3 over-subscription, competition for bonds, and pending changes to MHP and AHSC/IIG guidelines has added new uncertainty on how to best focus efforts in rural communities.

In this session you will hear from HCD admin and program leadership cover the following:

- Upcoming funding
- AB 434 implementation
- Administrative streamlining efforts
- COVID impacts
- Disaster funding

Come prepared to ask questions or provide feedback on your general policy or program specific issues. HCD staff expected to be on hand will be able to cover most funding programs, including Serna, AHSC, MHP, IIG, NPLH, VHHP, CalHOME, MPRROP, HOME, CDBG, and Homekey, among others.

Critical questions:

- Should/can awards be increased to respond to equity downturns and construction cost increases? if not, should you have to give up an award to reapply?
- Should the .42 HCD annual fee be capped or adjusted for feasibility?
- If program/NOFA consolidation is not in the cards, will we see loan limits and leverage scoring adapt to further streamline funding. ie, MHP (and AHSC?) are still capped too low, forcing projects to compete for state credits or IIG, the only stackable additional gap funding available in most rural communities.

Issue Paper



Thursday, October 29th
10:00am – 11:30am

Workshop: Overcoming Funding and Land Use Barriers and Leading Innovation To Build Rural Sustainable Communities

Facilitators: Betsy McGovern-Garcia, Self-Help Enterprises; Steve Frisch, Sierra Business Council; Grecia Elenes, Leadership Counsel for Justice and Accountability; Cathy Creswell, Sacramento Housing Alliance; Miguel Arambula, Self-Help Enterprises,

Purpose:

Since the inception of California's Cap and Trade Program and the creation of the Greenhouse Gas Reduction Fund (GGRF), there are increasing opportunities for rural communities to access affordable housing funds and participate in the State's greenhouse gas reduction goals. However, with these opportunities also come many of the usual challenges that face rural communities in accessing state programs designed for more urban communities. State funding programs are often designed with an urban bias and the land use practices promoted to support environmental and smart growth principles require modification to effectively transform rural communities. Additionally, this is the first year that GGRF loses its statutory requirement to fund programs that have a greenhouse gas (GHG) reduction nexus and that serve disadvantaged communities. That means that GGRF will be considered as part of the general fund budget process and open to a lot more competition and uncertainty. Additionally, codes and policies continue to trend towards Decarbonization and zero net energy development, and that poses new challenges for developing sustainable affordable housing in rural communities.

Critical Issues:

- Need for ongoing advocacy to hold on to the 20% continuous appropriations for AHSC
- Updates to AHSC Program Guidelines and new challenges faced by rural communities?
- Decarbonization and electrification---concerns and challenges?
- What are some specific barriers that still face rural communities looking to develop more "sustainably?"
- How can existing and new land use laws and strategies ensure rural communities grow more equitably and sustainably and what changes and land use practices should rural communities adopt to ensure they can compete effectively for funding.
- Almost all State affordable housing funding (beyond AHSC) prioritize smart growth practices including infill, higher density developments, transit oriented/adjacent development, etc.. What are some of the unique ways rural communities can advance smart growth and affordable housing?
- Are rural communities accessing other GGRF funding? What are other programs outside of GGRF that contribute to rural sustainability? Solar PV---is SOMAH working and are additional solar incentives needed?
- Designing for sustainability through a climate adaptation lens---are there challenges with indoor air quality (Merv 13 now a code requirement), fire mitigation strategies, graywater recycling in drought communities, grid independence and battery storage, rebuilding in fire areas?

Anticipated Outcomes:

- Highlight importance of investing in advocacy to hold on to the 20% continuous appropriations that AHSC has been lucky to receive in the past (now, in advance of the Governors draft budget and in the new year with the legislature).
- Develop feedback on ongoing challenges for rural communities to access critical programs that promote sustainable development
- Strategize on additional advocacy efforts needed to further rural goals
- Identify land use strategies to ensure rural communities can effectively compete for state housing funding that prioritize smart growth principles.
- Identify land use strategies and principles that frame smart growth in a way that fits for rural communities and is effective in meeting sustainability and equity goals.

Issue Paper



Thursday, October 29th
2:00pm – 3:30pm

Listening Session - Conversation with USDA

Facilitators: Suzanne Anarde, Rural Communities Housing Development Corporation; Ken Trigueiro, Peoples' Self Help Housing
Anticipated Guests: Cathy Glover, National Deputy Administrator, Single Family Housing; Lauryn Enrico, National Director, Production and Preservation Division, Multifamily Housing Programs; Larry Anderson, Vice President, Rural Housing Preservation Associates; Stephen Nnodim, California State Single Family Housing Program Director; Debra Morris, California State SFH Loan Coordinator; Deborah Boyd, California State SFH Loan Officer

Purpose:

Discuss current opportunities, challenges and issues related to rural housing programs at USDA RD, for the agency as well as the stakeholders.

The Changing Agency Structure: Stakeholders who operate USDA RD properties and use the various housing programs for developing and owning new construction projects in rural areas of California are reporting that the state's RD staffs and organizational structure changes are now in process. What is the current structure for the state's RD staffs and roles for the single family and multifamily programs, and for asset management over existing portfolios? What further changes should stakeholders anticipate in the future? What are issues that the state's RD staff face as program administrators that CCRH members as program users could advocate for or engage in, to ensure successes for implementing the single family and multifamily programs going forward? How can California groups 'partner' with USDA effectively when staff are no longer dedicated to the State? Is more "merging" with HUD underway? Is there more alignment expected to take place between HUD's and USDA RD's unique set of program rules and processes?

Preservation of Multifamily Portfolio: Within recent years, the USDA RHS multifamily housing portfolio, which is primarily comprised of Section 515 and 514 properties, is experiencing a dramatic increase in the number of maturing mortgages. Over two years, expiration dates have come up for seven properties (254 units) in California. And between 2020 and 2025, nine properties (382 units) in California are expected to leave the program. What resources have been allocated for technical assistance so that non-profits and housing authorities can purchase sites with maturing mortgages and preserve the affordability, and what has been the experience so far? What are the experiences particularly in rural California to preserve the affordability of these projects?

Coming Initiatives, Priorities, Advocacy Needs: Application of rural area designation in California affects the availability of qualified sites for the Mutual Self-Help program, for the new construction Section 514 program for farmworkers' units, and for preserving Section 515 properties when utilizing the federal Low Income Housing Tax Credit (LIHTC) program accessed through the State's Tax Credit Allocation Committee (TCAC). What is the anticipated process and timing with updating maps for defining Rural area – now that the 2020 Census is closed? What's the best way going forward to get TCAC and USDA RD to communicate and agree about definition of Rural? There is tremendous leveraging opportunities for USDA RD financing to tap into private equity through the LIHTC program to create more farmworker housing in rural California, however stakeholders have found certain factors that inhibit program usage. Is there an acknowledgement by RD to create a path or establish guidance for the RD 514 program to allow flexibility in terms of restricting a portion of units only in new construction projects, rather than requiring that RD restrict 100% of units in a Project to make the program more viable?

There has been a dramatic increase in the use the H-2A Visa program for foreign guest workers in California. We've been hearing about more guidance coming out from RD about H2A guest workers eligibility for occupying 514s – what can we anticipate that may look like and when is it expected to be released under Unnumbered Letter? Will new rules and eligibility criteria be introduced into the coming NOFAs to address and acknowledge California rural communities' experiences and growing needs around the quickly increasing demand for housing H-2A guest workers?

Financing Program Statuses: What's happening with RD program NOFAs - are changes anticipated in upcoming funding cycle, and when are they expected to be released? What was the outcome of the Tribal 502 Relending Pilot Program in South Dakota? Will the pilot be expanded into other states/regions? Will South Dakota's program be extended?

Anticipated Outcomes:

- Learning what the USDA restructuring is looking like, and where it may be going, as well as what it may mean for stakeholder users of RD housing programs.
- Understand from USDA officials what changes are coming or anticipated challenges that could be addressed, so that we can come alongside them to help advocate for addressing issues/needs that will result in more effect administration by RD and users of the programs.
- Hear updates on experiences around preservation activity around the nation and identify possible opportunities ahead for rural California affordable housing developers to protect from losing expiring affordable properties and help preserve them well into the future.

Issue Paper



Friday, October 30th
10:00am – 11:30am

Workshop: Farmworker Housing: Deploying New Financing Resources and Rethinking What Works

Facilitators: Alfred Diaz-Infante, CHISPA (Community Housing Improvement Systems and Planning Association, Inc.); Margarita De Escontrias, Cabrillo Economic Development Corporation; Maurilio Leon, Community Housing Opportunities Corporation; Jane Barr, Eden Housing, Matt Huerta, Matt Huerta Consulting,

Purpose:

While fighting to preserve and produce more farmworker housing, this year has brought forward new challenges from COVID, racial and civil unrest, and unprecedented destruction from wildfires. There is a new urgency to address our acute shortage in farmworker housing. Overcrowded and substandard conditions of farmworkers threaten their health and that of our broader community. Our food security is at risk. Farmworkers and essential workers in low income communities are at a much higher risk of infection due to ill equipped and unsafe worksites and overcrowded housing conditions that make social distancing impossible.

Many communities have expanded funding sources to include set-asides for farmworker housing and leverage innovative partnerships to advance preservation and production. Proposition 1 was a tremendous win in 2018 with \$300 million in Joe Serna Jr. Program funds now being awarded. Additionally, since passing in 2019, AB 1783 has provided additional momentum to streamline development of private farmworker housing.

On the federal level, policies such as Public Charge and vitriolic rhetoric instilled fear in farmworker communities and made outreach initiatives more challenging, especially the 2020 Census. Nevertheless, strong cross-sector partnerships and coalitions have come together and should be leveraged to help identify new funding sources. The H2A program continues to be a growing resource for the Ag industry but investing in permanent housing for farmworker families, who are still the majority of the workforce, makes more sense. Moreover, the inability to use federal resources (Section 8, HOME, and USDA), funding to serve undocumented farmworkers is a big impediment to house homeless farmworkers.

This workshop will provide an opportunity to discuss: changes needed to existing funding sources; advocacy for new sources; local models that bring together various stakeholders; innovative concepts to meet the housing needs of all farmworker demographics; and ways to brainstorm how we can mitigate the impacts of federal rules and policies.

Critical Issues:

- Review what works and what needs to be altered re current funding sources for production/preservation of farmworker housing;
- Explore new innovative sources of funding to address COVID, wildfires, or other issues disproportionately impacting rural communities;
- Discuss Partnerships (Ag, Healthcare, Non-Profits) for increased housing production;
- Brainstorm innovative strategies for new development processes; and
- Analyze local strategies to serve farmworkers/immigrants given federal policy constraints.

Anticipated Outcomes:

- Advocacy of housing needs;
- Leveraging/updating existing and new funding sources; and
- Identification of innovative replicable models of coalition-building or public/private partnerships.

Issue Paper



Friday, October 30th
2:00pm – 3:30pm

Listening Session - Conversation with CDLAC/TCAC

Facilitators: Laura Kobler, California Housing Partnership; Alice Talcott, Mid-Pen Housing

Anticipated Guests: Fiona Ma, California Treasurer; Judith Blackwell, Executive Director, California Tax Credit Allocation Committee; Anthony Zeto, Deputy Director, California Tax Credit Allocation Committee

Purpose:

The purpose of this session is to have a listening session with the leaders at TCAC and CDLAC, including the State of California Treasurer, Fiona Ma. This will be an opportunity for you to hear the latest information about the two programs from the Treasurer, the staff, and the facilitators. We will present the summary of the outcome of the Treasurer's Working Group proposal for CDLAC regulation which was presented to the CDLAC board, what they approved and what they amended. You will be given an opportunity to converse with all of these panelists as to your thoughts on the proposals and what sort of additional items might be warranted. We want to hear from you as to what other concerns you may have with either or both TCAC and CDLAC programs.

Critical Issues:

- **New \$500M of State Credits:** As of this writing, there is no determined split between Affordable and Mixed Income Program allocation of state credits. Last year the Board allocated \$300M for Affordable and \$200M for MIP/CalHFA. Do we want to propose a different split this year? Are rural developers able to access the \$200M in MIP funds?
- **Potential Proposed Changes:** There are no major TCAC reg changes on the horizon for 2021, as most of the energy has been spent working on needed changes for CDLAC. Are there any smaller type changes that should be proposed to take place in 2021?
- **High Opportunity Maps:** TCAC released new maps in June 2020 showing high opportunity areas throughout the state that are eligible for additional incentives, points, and increased tie-breaker scoring. These maps are also proposed to be used to determine winners in the CDLAC bond program. Now that you have had a few years to use these maps (as amended each year), what is your feedback and are there any further changes needed for improvement? Are there any regions or cities that are completely cut out still?
- **Results of Disaster Credit Awards:** The CCRH nonprofit members did not fare well in this competition, due to the tiebreaker of credit efficiency. This seems to be a trend that the primary driver of which projects will get funded will be the most cost and resource efficient. Ideas for Updating Basis Limits: Since TCAC and CDLAC are highly focused on cost efficiency, and since the metric they use to measure cost efficiency are the basis limits, what issues are you facing with the basis limits in your regions? Do you have any ideas on what should be changed in the limits or maybe basis limit boosts that should be added?
- **Other potential changes:** site amenities (add distances and/or reduce total points needed), service amenities (add points for wealth creation programs), housing types (increase the special needs housing type so that SN projects are not being skipped in the tiebreaker), smaller geographic regions (hold only one round a year for smaller regions so that larger projects can be built).
- **CDLAC:** The CDLAC board has given staff direction for the new competitive points system for 2021, mainly based on the Working Group recommendations. We will present the proposal and would seek your input on a few newer provisions, such as the new HCD set-aside and what sort of income/rent targeting should be required to apply in this set-aside.
- **Other issues:** Come prepared to talk about other issues that you are facing on rural projects.



**Keynote Speaker:
Elizabeth Elliott,
Executive Director,
Northern Circle Indian
Housing Authority**



Elizabeth Elliott is the Executive Director of Northern Circle Indian Housing Authority; a Tribally Designated Housing Authority in Ukiah, California. She has served as an ally, advocate, service provider and educator in Tribal communities for almost fifteen years. Her drive to foster restorative healing and transformation of systems comes from her unique perspective and life experiences. She currently serves as an Equity Advisory Group member of All Children Thrive (ACT) working to ensure equity for Tribal communities within the initiative. Additionally, Elizabeth serves as an Advisory Board member for Big Picture Learning Initiative in decolonizing public education through an Indigenous approach.

Elizabeth Elliott has organized and brought forth the first ever listening session for Adverse Childhood Experiences (ACES) reduction in Tribal Communities. This session included attendance and strong responses from ten sovereign Tribal Governments and several unrecognized Tribes. As this event gained shareholders, an interest of participation from Mendocino County Board of Supervisors and health care providers was willfully gained.

Throughout her career, Elizabeth Elliott has provided Cultural Competency, Trauma Informed Care, and Suicide Prevention trainings to Non-Profit entities, Tribal entities, Tribal Governments and health care providers spanning over three states. She also serves as an independent consultant for Tribal communities providing grant writing services, policy and procedure development, as well as system development. She takes a firm stance that the tools needed for community wellness exist through Tribal specific knowledge, customs, and history.

Elizabeth Elliott spreads the undeniable message of restorative healing; to be effective, restorative healing has to be community lead. Her team at Northern Circle Indian Housing Authority is leading a movement in Mendocino and Butte Counties that housing is a public health issue and the lack of safe and equitable housing causes adverse childhood and community experiences. In order to mitigate ACES, her team is now building a framework in providing Hope, Healing and Housing. NCIHA focuses on providing a whole-person, tribal specific, wellness-based Tribally Based Housing Entity (TDHE) through the elimination of structural violence, restorative, and community-lead programs.



**Keynote Speaker:
Dolores Huerta,
President and Founder,
Dolores Huerta Foundation**

Dolores Huerta is a civil rights activist and community organizer. She has worked for labor rights and social justice for over 50 years. In 1962, she and Cesar Chavez founded the United Farm Workers union. She served as Vice President and played a critical role in many of the union's accomplishments for four decades. In 2002, she received the Puffin/Nation \$100,000 prize for Creative Citizenship which she used to establish the Dolores Huerta Foundation (DHF). DHF is connecting groundbreaking community-based organizing to state and national movements to register and educate voters; advocate for education reform; bring about infrastructure improvements in low-income communities; advocate for greater equality for the LGBT community; and create strong leadership development. She has received numerous awards: among them The Eleanor Roosevelt Humans Rights Award from President Clinton in 1998. In 2012 President Obama bestowed Dolores with The Presidential Medal of Freedom, the highest civilian honor in the United States.



Keynote Speaker: Congressman Raul Ruiz, M.D.



U.S. Representative Raul Ruiz, M.D., grew up in the community of Coachella, California, where both of his parents were farmworkers.

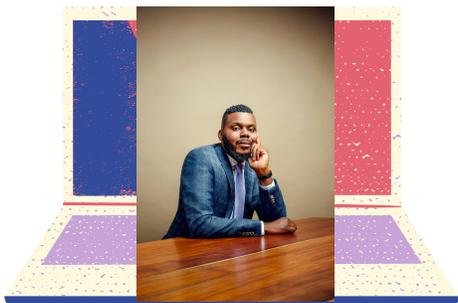
Dr. Ruiz achieved his lifelong dream of becoming a physician through public education. After graduating from Coachella Valley High School, Dr. Ruiz graduated magna cum laude from UCLA. He went on to Harvard University, where he earned his Medical Degree, as well as a Masters of Public Policy from the Kennedy School of Government and a Masters of Public Health from the School of Public Health, becoming the first Latino to earn three graduate degrees from Harvard University. He completed his Residency in Emergency Medicine at the University of Pittsburgh and a Fellowship in International Emergency Medicine at Brigham and Women's Hospital. During his training, Dr. Ruiz served as a consultant to the Ministries of Health of both Serbia and El Salvador.

Dr. Ruiz returned home after completing his medical training and began working as an Emergency Room doctor at Eisenhower Medical Center. Recognizing the physician shortage crisis in the Coachella Valley, Dr. Ruiz started a pre-medical mentorship program for young aspiring doctors, which has grown to include over 100 local students.

The program became part of the University of California, Riverside School of Medicine, where Dr. Ruiz served as a Senior Associate Dean. Through the group Volunteers in Medicine, he helped to open a free clinic to help underserved communities in the Coachella Valley.

In 2010, Dr. Ruiz started the Coachella Valley Healthcare Initiative, which brought together stakeholders from across the region to address the local healthcare crisis. He has also worked internationally in the medical community. In 2010, Dr. Ruiz flew to Haiti immediately following the 2010 earthquake and served as the Medical Director for the J/P Haitian Relief Organization. The U.S. Army's 82nd Airborne awarded him the Commanders Award for Public Service for his work.

Dr. Ruiz continued his work as an Emergency Room Doctor until he was elected to the U.S. House of Representatives in 2012. He represents California's 36th District, which includes the entire Coachella Valley, as well as the cities of Banning, Beaumont, Blythe, Hemet and San Jacinto. He resides in Palm Desert, CA.



Keynote Speaker: Michael D. Tubbs, Mayor of Stockton, California

On November 8, 2016, Michael Tubbs was elected to serve as the mayor of his hometown - Stockton, California. Upon taking office in January 2017, Mayor Tubbs became Stockton's first African-American Mayor and the youngest mayor of any major city in America. Mayor Tubbs' leadership paired with an ambitious progressive agenda has received national recognition. He has been recognized as one of Politico's Top 50, Fortune's 2018 Top "40 under 40," Forbes' 2018 list of the "30 Under 30", and received the John F. Kennedy New Frontier Award in 2019. In his first year, Mayor Tubbs secured \$20 million to launch Stockton Scholars, a place-based scholarship that aims to dramatically increase the number of Stockton students entering and graduating from college. Mayor Tubbs also brought Advance Peace to Stockton, a data-driven program that works to reduce gun violence in communities. With an innovative public-private partnership supported by a \$1 million grant, Tubbs launched the nation's first-ever mayor-led guaranteed income pilot known as Stockton Economic Empowerment Demonstration (SEED). Based on the success of SEED, Tubbs' latest initiative is Mayors for a Guaranteed Income (MGI). MGI is a coalition of mayors advocating for a guaranteed income to ensure that all Americans have an income floor. Under his leadership Stockton has been named an All-America City three times, in 2018 was named the second most fiscally healthy city in the country, and homicides have been reduced by 40%.

Before becoming mayor, Michael Tubbs earned a B.A. in Comparative Studies in Race & Ethnicity and an M.A. in Policy, Leadership & Organization studies from Stanford University with honors. He started his political career at age 22 when he was elected to serve as Stockton's District 6 City Councilmember in 2012. While holding this position he founded the Reinvent South Stockton Coalition, a private-public-non-profit that aims to empower South Stockton residents to help eradicate cycles of intergenerational poverty. He was also a part of the council that led the city out of bankruptcy as Chair of the Audit and Legislative Committee. As a result of his dedication to innovative solutions to real problems, Tubbs has been a Fellow Hasso Plattner Institute of Design, known as the d.school, at Stanford, the Emerson Collective and MIT Media Lab. Mayor Tubbs is married to his Partner Anna Nti-Asare-Tubbs and is a proud new father as of 2019.