

Housing in Urban Centers: What It All Means

A pre-conference
overview outlining the
significance of housing
and urban revitalization
in the Hudson Valley



HUDSON VALLEY **PATTERN** *for* **PROGRESS**

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WHY THIS MATTERS

The Hudson Valley's urban centers are experiencing both changes and challenges. Some are experiencing a wave of development that is creating hundreds of new housing units but raising the possibility of driving up rents or displacing long-time residents. Others are still struggling to overcome the legacy of years of blight and disinvestment, and look to find new uses for vacant and abandoned properties.

How do we create housing, economic and educational opportunities for all, while preparing our urban centers for the challenges of the 21st century in the Hudson Valley? How can urban areas spur economic development and create a mix of housing options for residents of all income levels?

Hudson Valley Pattern for Progress has invited a number of nationally recognized leaders in the field of community development to help us answer these questions. These leaders will discuss tools, examples, and methods of successful urban revitalization strategies that can be utilized in small cities. In this solution-based forum, speakers will provide examples of best practices from other communities, and discuss successful community revitalization and affordable housing efforts from other communities.



A rendering of the 22 Edgewater Place project presented to the Beacon Planning Board

For example, in the City of Beacon there are approximately 1,200 units of housing that has been approved or are under review. The impact of this scale of development has caused the City to consider a temporary ban, or moratorium on residential construction.

In other communities, like the City of Newburgh, urban blight remains an issue with a high number of vacant properties. The city is witnessing positive momentum toward the revitalization of many decrepit structures and wants to ensure equitable development without displacement.



These homes on Chambers Street in the City of Newburgh show the 2 faces of contemporary Newburgh: both historic; one newly renovated the other exemplifying urban blight

DWINDLING RESOURCES AND THREATS OF MAJOR CUTS:

In many urban centers in the Hudson Valley, affordable housing stock is not only affected by increasing rents and home prices but also by disinvestment and deterioration.

As a result of dwindling federal resources for affordable housing in and threats of major funding cuts at the national level, local Public Housing Authorities are receiving substantially less funding from HUD for capital improvements. Furthermore, affordable housing developments subsidized with Project Based Rental Assistance (PBRA) contracts could be threatened if the PBRA contracts expire and the owner doesn't apply for renewal. In that case, the owner could convert the units to market rate housing, resulting in the loss of affordable housing. According to the Urban Institute study on affordable housing urban centers, "Anatomy of a Preservation Deal", preservation offers several benefits: it generally costs less than new construction, it prevents displacement, and it takes advantage of existing land-use patterns.ⁱ



According to the Urban Institute, approximately 400,000 PBRA units (or one in three), nationwide, are at risk of losing their affordability status because of expiring PBRA contracts, with another 50,000 at risk due to poor physical condition.ⁱⁱ A study written by the Urban Institute summarizes six case studies of affordable housing preservation throughout the country. One of these case studies may be found in Putnam Square Apartments in Massachusetts, developed by a NeighborWorks affiliate. The report highlights the collaboration between various federal, state and local agencies to make the preservation and rehabilitation of existing affordable housing happen and the collaboration between the buyer and the seller to continue the mission of providing affordable housing. The report also highlights the need for limiting resident displacement, the importance of resident engagement in the rehabilitation process and preserving and extending services.ⁱⁱⁱ

The current national administration is continuing to seek significant reductions in funding to the US Department of Housing and Urban Development (HUD). These proposed cuts will have a significant impact on many residents within the Hudson Valley, regardless of their socio-economic status or whether they live in an urban or rural area. The proposed cuts will affect people living in both rural and urban areas. In addition to the Public Housing Authorities and PBRA cuts, other core programs at risk of federal cuts include the Community Development Block Grant (CDBG) and HOME.

The financial analysis conducted by Pattern for Progress, shown below in more detail, indicates the Hudson Valley would lose \$15.1 million in the direct allocation of CDBG funding and \$3.8 million in HOME program funding if these two programs were eliminated. In the aggregate, these two programs leverage an additional \$34 million, through the use of an economic multiplier of \$1.80.

Over the last five federal fiscal years, 2012-2016, HUD has provided the state of New York with \$457 million in funding through CDBG, HOME, Emergency Shelter Grants and Housing Opportunities for People With AIDS. The Hudson Valley has received more than \$111 million since 2012 directly from HUD, which does not include the additional HUD funds awarded through New York State. The cities of Middletown, Newburgh, Kingston and Poughkeepsie have received a total of \$15.4 million with an additional \$21.8 million going to Orange and Dutchess County combined.

Investment, Leverage and Jobs

Public and private spending on housing construction can have significant impact on the local economy, which is known as the economic multiplier. The economic multiplier used by community development professionals is estimated at \$1.80. For example, a \$20 million housing project in the Hudson Valley has a local impact of an estimated \$36 million. The funding also provides hundreds of permanent jobs in non-profit community development agencies and for-profit developers. Furthermore, the federal funds create and retain jobs in the fields of construction, maintenance and the building supply. According to the Economic Impacts of Affordable Housing on NYS's Economy written by HR&A Advisors, Inc., states a prototypical 50-unit project in New York State generates:



100 jobs during construction and sustains 14 jobs on an ongoing basis (46 direct, 30 indirect, 24 induced)



\$7.8 million in compensation during construction, sustaining \$700,000 in compensation annually



\$16.7 million in spending during construction, including \$7.2 million in economic spinoff activity, materials and services



\$2 million in ongoing economic activity annually

Significant cuts in this funding will impede both the urban areas ability to revitalize and to address the needs of the region's most needy populations.

The U.S. Department of Housing and Urban Development (HUD) program funding provides support for the construction and preservation of affordable rental units, homeownership opportunities and rental assistance. These programs provide assistance to some of the most vulnerable populations in our communities, including seniors, veterans, people with disabilities and homeless individuals and families. One of the largest and most utilized HUD program is the Community Development Block Grant (CDBG), which is not only for housing. The CDBG funds also provide assistance and leverage local municipal and private resources for community centers, parks, job-training programs, downtown and "Main Street" revitalization, economic development and infrastructure like water, sewer and sidewalks. Additionally, another well known HUD program, known as the HOME program, is typically used for homeownership and rental developments. Many HOME funded projects incorporate a mixed income approach. In other words, HOME funds provide an economic stimulus and a balanced investment for residents at all income levels, not just low income. Both the CDBG and HOME programs are also used to remediate lead based paint and other environmental hazards typically associated with older housing stock in both urban centers and in rural areas.

The following chart does not represent all HUD and USDA programs; however, this data does represent programs that provide assistance covering housing for renters and homeowners, infrastructure, including water, sewer, sidewalks and ADA retrofits, community facilities such as senior centers and firehouses and human service programs. Furthermore, the figures below do not include the Low Income Housing Tax Credit (LIHTC) program, which is the main resource for the construction of affordable housing. The LIHTC program is also in jeopardy at the federal level and would likely be negatively impacted if federal tax policy is altered.

A green outline of a house with a gabled roof and two vertical pillars. Inside the house, there is text regarding the impact of a 15% tax cut on LIHTC. The text is as follows:

There are no details on the tax cuts; however, a 15% tax cut will impact pricing of the LIHTC, which in turn negatively affects the equity raise for project developers and will produce gaps in financing. According to Novogradac & Company, the amount of LIHTC equity raised annually could be reduced by 17% percent or more. Nationally, this represents a loss of as much as \$2.2 billion and 16,000 affordable homes per year or more.

- New York Housing Conference

Hudson Valley Communities Prior Years Funding FY 2012 through 2016

Community	CDBG	HOME	ESG*	HOPWA**	TOTALS
Kingston	\$3,400,995	\$0	\$0	\$0	\$3,400,995
Middletown	\$2,641,106	\$0	\$0	\$0	\$2,641,106
Mount Vernon	\$6,739,197	\$1,859,291	\$0	\$0	\$8,598,488
Newburgh	\$4,012,264	\$0	\$0	\$0	\$4,012,264
New Rochelle	\$7,079,097	\$1,618,709	\$0	\$0	\$8,697,806
Poughkeepsie	\$4,088,057	\$0	\$0	\$1,297,014	\$5,385,071
White Plains	\$4,197,683	\$0	\$0	\$0	\$4,197,683
Yonkers	\$16,122,249	\$4,790,928	\$1,324,635	\$0	\$22,237,812
Dutchess County	\$6,518,610	\$3,331,501	\$0	\$0	\$9,850,111
Orange County	\$7,578,253	\$4,362,852	\$0	\$0	\$11,941,105
Rockland County	\$10,539,391	\$2,934,827	\$837,533	\$0	\$14,311,751
Westchester County	\$12,206,322	\$2,669,145	\$1,089,451	\$0	\$15,964,918
GRAND TOTALS	\$85,123,224	\$21,567,253	\$3,251,619	\$1,297,014	\$111,239,110

Source: Compiled by Hudson Valley Pattern for Progress

* Emergency Shelter Grant ** Housing Opportunities for People living With AIDS

Additionally, there is HUD funding directly allocated to the State of New York for distribution through the Consolidated Funding Application process and other funding opportunities from a variety of state agencies. New York State received \$345,802,049 from 2012 to 2016. The dollars are awarded to community and economic development organizations and municipalities on a competitive basis. The data indicate Hudson Valley communities that compete for the non-entitlement funds have received approximately 10% (at times Pattern for Progress has advocated for a larger percentage of these funds) of the total state allocation, which represents an estimated \$34,580,205 since 2012. Therefore, in the aggregate, the Hudson Valley has received an estimated \$145,819,315 from 2012 to 2016. When applying the multiplier of \$1.80, the economic impact in the Hudson Valley would be \$262,474,767 over the last 5 years.

Facing these concerns, Pattern for Progress has organized a forum on September 14, 2017 featuring a number of national housing experts to explore strategies and solutions to insure that urban revitalization continues and community and economic development momentum is not lost.

THE INVITEES- WHO THEY ARE AND WHAT THEY DO



JONATHAN F.P. ROSE

Jonathan F.P. Rose’s business, public policy and not-for-profit work all focus on creating more environmentally, socially and economically resilient cities. In 1989, Mr. Rose founded Jonathan Rose Companies LLC, a multi-disciplinary real estate development, planning, and investment firm, which creates real estate and planning models to address the challenges of the 21st century. Jonathan has lead the firm’s vision, program and growth, developing award winning new projects, investment funds and city plans to model solutions to the issues of housing, economic development and the environment.

The company’s mission is to develop communities that enhance opportunity for all. The firm’s work touches many aspects of community health; working with cities and not-for-profits to build affordable and mixed-income housing, cultural, health and educational infrastructure, and advocates for neighborhoods to be enriched with parks and open space, mass transit, jobs and healthy food.

The firm’s innovative development, planning, investment, and owners representation work has won awards from a wide range of notable organizations including: the Urban Land Institute, the National Trust for Historic Preservation, the Natural Resources Defense Council, the American Planning Association and the American Institute of Architects. Mr. Rose frequently lectures on affordable housing, community development, smart growth and the environment.

Mr. Rose’s book on how to create resilient cities, *The Well-Tempered City: What Modern Science, Ancient Civilizations and Human Behavior Teach Us About the Future of Urban Life*, was published by Harper Wave in 2016, and won the 2017 PROSE Award for Outstanding Scholarly Work by a Trade Publisher.

Jonathan Rose Companies:

Jonathan Rose, President, Jonathan Rose Companies and author of "The Well-Tempered City", will begin the discussion with a global perspective on urban issues. Mr. Rose will include examples of Jonathan Rose Companies’ successful green mixed income developments that include social services. He will also examine the 21st century issues of climate change, increase in urban population, resource scarcity, lack of quality affordable housing, and inequality and their effect on cities.

Via Verde in the Bronx is an example of a successful green mixed income development that was developed by Jonathan Rose Companies and Phipps Houses. Via Verde is a mixed use, mixed income project with 151 affordable units and 71 co-op units as

Via Verde’s garden club cares for the vegetable gardens on the fifth-floor roof. (David Sundberg)



well as a ground floor health, education and wellness center, pharmacy, gym, community room, kitchen and outdoor play area. Its green features include: energy efficient HVAC; green roofs that include fruit trees and a vegetable garden; solar power; and a location near schools, sports fields, public transportation and shopping.^{iv} Via Verde is an example of putting into practice the concept of integrating housing, health, education, transportation, open space and healthy food policies to regenerate communities and increase opportunity for residents.

Another example of a Jonathan Rose Company development that integrates housing, health and education is the work of the Tacoma Housing Authority in Tacoma, Washington. The Tacoma Housing Authority worked to provide housing for 50 families that were homeless or at risk of becoming and also provided job training, health care, GED programs and other supportive services for these families. The housing authority also raised funds to help local elementary school located nearby. As a result, the turnover of the student body significantly decreased, the school’s performance improved, the number of working parents quadrupled, and the average monthly income of the parents nearly doubled.^v



Mr. Rose frequently lectures at graduate schools of business, environment and architecture. In 2015, he held the Yale School of Architecture's Edward P. Bass Distinguished Visiting Architectural Fellowship.

Mr. Rose has testified before U.S. Senate and House Committees on housing, infrastructure and environmental issues, and served as an Advisor to the White House Office of Urban Affairs.

Mr. Rose chaired the Metropolitan Transit Authority's Blue Ribbon Sustainability Commission, which developed the nation's first green transit plan, and was a commissioner on Governor Cuomo's NYS 2100 Commission, tasked with identifying strategies for the long-term resilience of New York State's infrastructure post-Hurricane Sandy.

Mr. Rose graduated from Yale University in 1974 with a B.A. in Psychology and Philosophy, and received a Masters in Regional Planning from the University of Pennsylvania in 1980.

Mr. Rose will also give examples of tools and concepts for long range planning that can mitigate the 21st century issues that impact urban areas, which includes:

- ❖ Citi Stat, an example of a data driven program that originated in Baltimore to help the city run more efficiently. In Baltimore, Citi Stat assisted with issues of municipal employee absenteeism as well as making their trash pick-up and recycling program run better by gathering data to track inefficiencies. Citi Stat was also used to crowd source community needs and set city budgets based on community objectives. Citi Stat can also be used to identify vacant properties and therefore can be a tool to help rehabilitate properties.^{vi}

- ❖ Circular economies is a concept that allows a region to reduce its need for external sources of energy, food, and raw materials. Examples of circular economies are food composting programs, urban agriculture and car sharing programs. All of these aforementioned ideas can help a region or city reduce their carbon footprint.^{vii}

Via Verde and the Tacoma Housing Authority are examples of projects that can instigate the revitalization of a community by creating areas of opportunity for residents through access to job training, health care and education. The Citi Stat program and the concept of circular economies are long range planning tools to help cities and regions revitalize by making them operate more efficiently and create sources of economic development such as urban agriculture and composting.





JOAN STRAUSSMAN BRANDON

Community development expert, licensed real estate agent and professional coach are just a few of the titles that Joan Straussman Brandon has in her arsenal of skills.

“I believe that the work we do at NeighborWorks America helps to make the world just a little bit better for the individuals, families, and communities our resources reach. Our network organizations are some of the best and the brightest at what they do.”

Joan has worked for NeighborWorks America for nearly 30 years on staff and as a consultant. On staff, she has served both Field Operations and the Organizational Assessment Division (OAD). As a consultant, she served as instructor for the NeighborWorks Training Institutes and Community Leadership Institutes. Joan’s accomplishments include chartering reviews for more than 60 new network affiliates, managing complex organizational assessments, and helping develop the PROMPT® review system, which is now used nationally. Most recently, she served as the senior director of the Northeast region.

In her current role as regional vice president, Brandon will oversee operations for more than 70 network organizations, which comprise nearly a third of the national NeighborWorks network.

Prior to re-joining NeighborWorks, she worked as director of programs at the Housing and Community Development Network of New Jersey, a statewide association of more than 250 community development organizations and professionals.

She earned her Bachelor’s Degree from Clark University in Massachusetts and her Master’s Degree in social work with a concentration in planning and community organizing from Boston College. She has taken a host of community development courses at Harvard Extension School and New York University. She is fluent in Spanish.

NeighborWorks America:

Similar to Jonathan Rose Companies, NeighborWorks America and its not for profit affiliates work on community revitalization projects and affordable housing development throughout the country.

NeighborWorks shows these two approaches need not be mutually exclusive. A dynamic panel of national experts comprised of Joan Straussman Brandon, Northeast Regional Vice President, NeighborWorks America; Paul Singh, Director of Community Stabilization; and Lynn Peterson, Senior Relationship Manager will help our region answer the question of how to improve the quality of life in a community without contributing to displacement.

In December 2016, Pattern for Progress organized a forum on the topic of gentrification. The guest speaker and panelists provided tools and techniques, while Pattern presented its annual housing report, with a focus on mitigating displacement. Urban centers throughout the Hudson Valley are revitalizing and it is paramount to maintain an inventory of affordable housing while addressing the issue of rising rents.



NeighborWorks organizations have addressed on concerns about displacement due to gentrification in communities throughout the U.S. In 2014,

Washington Terrace, a 245 unit low income housing project near downtown Raleigh, NC was sold to DHIC, inc., a NeighborWorks member. The residents were concerned about being displaced because of the increase in rents and home prices in downtown Raleigh at the time. DHIC, Inc. worked with the community to involve the tenants and stakeholders at all stages of redevelopment. DHIC built trust with the community through varied forms of outreach and public engagement. They also included the residents and stakeholders’ ideas and needs in the redevelopment plan.^{viii}

A local example of where a developer plans to engage the public in a development may be found in Newburgh. Alembic Community Development is proposing to renovate the Dutch Reformed Church and City Club and as create housing and retail space with views of the Hudson River. Alembic is proposing to include a community planning and engagement initiative as part of their development process.



Paul Singh works with national and local partners to stabilize and revitalize communities through a variety of services, ranging from grants, to training, to expert consultation. Prior to joining NeighborWorks America in 2012, Paul was a program officer for the Local Initiatives Support Corp. (LISC), managing training and technical assistance for nonprofits.

Paul got his start in community development at Historic Saint Paul, a nonprofit dedicated to preserving the historic character of his hometown of St. Paul, Minnesota. He earned a master’s degree in urban and regional planning from the University of Minnesota and an undergraduate degree from Macalester College.



Lynn Peterson is a Relationship Manager at NeighborWorks America, working in the northeast region. In her position, she is responsible for assisting members with accessing NeighborWorks resources and technical assistance, facilitating training and peer learning, and coordinating special initiatives. Prior to joining NeighborWorks, Lynn worked at the Women’s Institute for Housing and Economic Development for 23 years in real estate, program development and managerial positions. Early in her career, she was Assistant Planner with the City of Boston and Congregate Housing Coordinator for Elder Services of the Merrimack Valley. Lynn currently serves on CHAPA’s Housing Policy Council, Mass Housing Investment Corporation’s New Market Tax Credit Advisory Board, and Housing Network of Rhode Island Housing Opportunities Committee. Lynn holds an MA in Urban and Environmental Policy and Planning from Tufts University and a BA in Human Services and Urban Affairs from Northeastern University.

In Boston, NeighborWorks worked with the Gentrification Learning Community (GLC), a coalition of activists, academics, community developers, policy makers and funders. The GLC discussed and prioritized policies with a goal of creating equitable development.

Equitable Development reduces social and economic disparities and promotes growth. A successful framework for this approach addresses the following needs:

- ❖ Targeting investments that benefit current residents, businesses, and cultural institutions.
- ❖ Linking residents to regional economic opportunities.
- ❖ Creating adequate affordable housing opportunities, especially in proximity to high-quality services and neighborhood amenities.
- ❖ Fostering civic participation of low-income residents and persons of color in the local and regional planning and political process.^{ix}

The GLC created a list of recommended land policies such as creation of land trusts with city owned land; tax policies (tax abatements); regulations and enforcement (deed restrictions, codes and tenants rights), laws and ordinances including inclusionary zoning, (rules regarding local hiring). From the partnerships that were formed during these meetings, other initiatives began in Boston that led toward a path of equitable development.^x

These strategies of gaining stakeholders’ trust through engagement and public participation are applicable to any community development project and are also needed when preserving affordable housing. As Pattern emphasized at its recent housing forum in 2016, “Beyond Gentrification” involving existing residents early on in the development process is a key component of a holistic approach to revitalization.

NeighborWorks America is active in a community revitalization initiative for small cities in Massachusetts, Rhode Island and Connecticut known as the Working Cities Challenge. The Working Cities Challenge is an initiative led by the Federal Reserve Bank of Boston and Living Cities, an organization that works to improve the economic well being of low income people. The goal is for small cities to compete for funding of a community development project that addresses the following: encouraging collaboration across sectors, engaging community members, using evidence to track progress toward a shared goal, and working to improve the lives of low-income residents by changing systems.^{xi} For example, Fitchburg, MA received funding through the Working Cities Challenge to improve a neighborhood by working to achieve the previously mentioned goals.^{xii}



DIANE YENTEL

Diane is the President and CEO of the National Low Income Housing Coalition, a membership organization dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes. Diane is a veteran affordable housing policy expert and advocate with nearly two decades of work on affordable housing and community development issues. Before rejoining NLIHC (where she previously worked as a policy analyst), Diane was Vice President of Public Policy and Government Affairs at Enterprise Community Partners, where she led federal, state and local policy, research and advocacy programs. Prior to Enterprise, Diane was the director of the Public Housing Management and Occupancy Division at the US Department of Housing and Urban Development (HUD), where she managed a team overseeing the development and implementation of nationwide public housing policies, procedures and guidelines. She also worked to advance affordable housing policies with Oxfam America and the Massachusetts Coalition for the Homeless, and served for 3 years as a community development Peace Corps volunteer in Zambia. Diane is frequently cited in media outlets, including the Washington Post, The New York Times, Politico, Mother Jones, NPR and The Guardian. She serves on the Board of Directors of the National Housing Conference and the Coalition on Human Needs and has a Masters in Social work from the University of Texas at Austin.

National Low Income Housing Coalition:

Current and relevant data is critical to obtain funding for, and to educate local decision-makers on the need for affordable housing and community revitalization projects. The National Low Income Housing Coalition (NLIHC) conducts an annual study entitled “Out of Reach.” This data rich study compiles cost of living and wage information to determine how much a full time hourly worker needs to earn to afford fair market rental housing. Diane Yentel, CEO of the National Low Income Housing Coalition (NLIHC), will utilize its Out of Reach study to provide perspective on population segments often left behind amid housing growth.



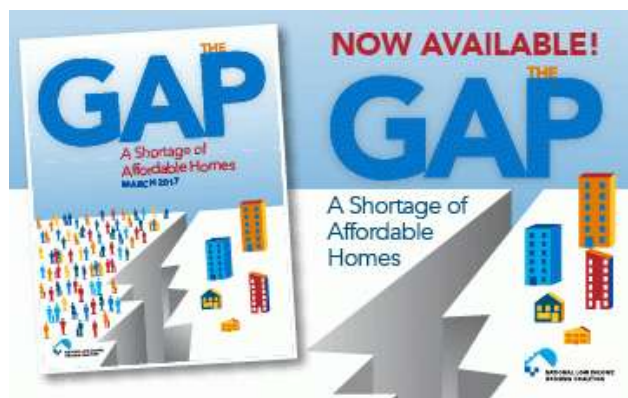
In addition to creating the annual Out of Reach study, the NLIHC also focuses on the following initiatives: housing for people who have been in the criminal or juvenile justice system, the Campaign for Housing and Community Development Funding (CHCDF), and the National Housing Trust Fund. NLIHC advocates for supportive housing for those who have been in the criminal justice system so that they may successfully reintegrate into their communities. The CHCDF is a coalition of 75 national and regional organizations that are “dedicated to the highest allocation of resources possible to support affordable housing and community development.”^{xiii} The National Housing Trust Fund is a federal source of affordable housing “targeted to building, rehabilitating, preserving, and operating rental housing for extremely low income people.” The Housing Trust Funds were allocated to states in 2016 and 2017.^{xiv}

The NLIHC also focuses on affordable housing advocacy and the need for expanding housing coalitions to include education and economic development. The Out of Reach report coupled with their advocacy for policy reform provides an enormous benefit for housing organizations to assist in educating local municipal officials, boards and decision-making bodies on the need of affordable housing.

Each year, Pattern for Progress provides a subset of this data from the national report as it applies to the Hudson Valley. The “Out of Reach” data for 2017 continue to show tremendous disparity in rental costs vs. the ability to pay in the Hudson Valley. Fair Market Rent (FMR) from 2016 to 2017 has declined slightly - by \$5 per month or less in Dutchess, Orange and Ulster County, while the Renter Wage Rates have increased slightly. Although the gap has declined, it remains extremely high and rents are still “Out of Reach” for most renters. While the average increase in the FMR's was 3.9% for the Hudson Valley, the average increase in the renter wage rate was only 3.5%. The average monthly gap in the Hudson Valley is \$684 per month.

County	2BR FMR FY 2017	Hourly Wage to Afford 2BR	Annual Wage to Afford 2BR FMR	Renter Wage Rate	# hours/week needed to Afford 2BR FMR	Monthly Rent Affordable at Renter Wage Rate	Gap in Monthly Rent 2017
Columbia	\$950	\$18.27	\$38,000	\$10.27	71	\$534	-\$416
Dutchess	\$1,269	\$24.40	\$50,760	\$12.84	76	\$668	-\$601
Greene	\$931	\$17.90	\$37,240	\$9.06	79	\$471	-\$460
Orange	\$1,269	\$24.40	\$50,760	\$10.22	95	\$532	-\$737
Putnam	\$1,637	\$31.48	\$65,480	\$10.17	124	\$529	-\$1,108
Rockland	\$1,637	\$31.48	\$65,480	\$11.90	106	\$619	-\$1,018
Sullivan	\$952	\$18.31	\$38,080	\$10.42	70	\$542	-\$410
Ulster	\$1,141	\$21.94	\$45,640	\$9.41	93	\$489	-\$652
Westchester	\$1,706	\$32.81	\$68,240	\$18.25	72	\$949	-\$757

Source: NLIHC Out of Reach 2017; Annual Wage based on 2080 working hours





TIFFANY MANUEL

Dr. Tiffany Manuel is Vice President of Knowledge, Impact and Strategy at Enterprise Community Partners, one of the nation's largest housing and community development intermediaries. At Enterprise, Dr. Manuel leads a team that advances Enterprise's work to end housing insecurity and expand opportunity through research, data analytics, impact assessment and strategic planning. She works to ensure that Enterprise's data and intellectual capital are effectively managed, well-utilized and leveraged to support organizational priorities.

To this role, Dr. Manuel brings more than 25 years of experience leading projects of increasing scope and complexity that effectively build the capacity of organizations to use evidence, data and research to inform strategy and decision-making. Just prior to joining Enterprise in 2012, Dr. Manuel served as the Director of Impact and Evaluation at the FrameWorks Institute, a nonprofit evidenced-based communications firm working to reframe public debate around the nation's toughest social issues. She has also served as a Senior Policy Analyst at the U.S. Department of Health and Human Services; Senior Researcher at Harvard University's Radcliffe Institute for Advanced Study, and as Assistant Professor of Political Science and Public Policy at the University of North Carolina at Charlotte.

Dr. Manuel holds doctorate and master's degrees in public policy from the University of Massachusetts Boston, a master's degree in political science from Purdue University and a bachelor's degree from the University of Chicago. She is a highly sought after speaker and is the author of several articles, book chapters and reports.

Enterprise Community Partners:



Tiffany Manuel, vice president of Enterprise Community Partners will discuss how best to frame the need for affordable housing and services in public meetings. In a report entitled "You Don't Have to Live Here," Ms. Manuel defines the arguments for how housing messaging "backfires" against affordable housing and identifies ways to create better messaging around the need for affordable housing. Housing advocates tend to present data and facts when showing the need for affordable housing, which may cause the public to "backfire," a phenomenon in which people become more entrenched in false beliefs when confronted with evidence that contradicts their views. To help change people's point of views, the report recommends advocates and developers focus on telling a person's story in terms of how unstable and unaffordable housing impacts all aspects of life. Telling the story helps to show how affordable housing benefits the residents and the community as a whole by showing common values. The story must describe the significance and impact of a home on the life of a family or an individual. For example, residents who have limited or no access to public or personal transportation or a neighborhood grocery will have problems with employment, healthcare and overall quality of life. Furthermore, an apartment with mold and mildew issues could have significant affects on one's health. By addressing the importance of where people live, the relationship between housing and other issues can easily be established.^{xv}

Our experience and research show that, while our advocates are lifting up policy and programmatic solutions, we are missing the opportunity to change the narrative about **why** housing matters; **what** "affordable housing" means; **why** housing is a shared public concern; and **what** needs to be done to fix this problem.^{xvi}

To address the need of a productive public conversation around affordable housing, Enterprise Community Partners created the tools and concepts of Opportunity 360 as a way to frame, measure, build and evaluate opportunity. The outcome goals of Opportunity 360 are housing security, quality education, health and wellness, economic mobility and security and mobility and connections.^{xvii} Enterprise Community Partners is in the process of creating online Opportunity 360 tools which include an opportunity assessment website, an opportunity measurement report, community engagement platform, toolkits for practitioners, and technical assistance program.

CONFERENCE INFORMATION

Date: September 14, 2017

Time: Registration at 8:00 a.m.-Program will begin PROMPTLY at 8:30 a.m.

Location: Anthony's Pier 9 New Windsor, NY

Who should come: Housing advocates, officials, residents, planners, local government officials, bankers, not-for-profits and anyone who is interested in learning more about the Hudson Valley

How to Register: To register online and pay via PayPal go to
<http://www.pattern-for-progress.org/events/housing-event/>

To register and pay by check please email rdegroat@pfprogress.org

For more information: Call (845) 565-4900 or email Robin at rdegroat@pfprogress.org

- ⁱ <http://www.urban.org/research/publication/anatomy-preservation-deal-innovations-preserving-affordable-housing-around-united-states>
- ⁱⁱ Reed Jordan and Erika C. Poethig, (2015, October 19). “How to keep affordable housing in high-opportunity neighborhoods,” *Urban Wire* (blog), Urban Institute, Retrieved August 11, 2017. <http://www.urban.org/urban-wire/how-keep-affordable-housing-high-opportunity-neighborhoods>.
- ⁱⁱⁱ http://www.urban.org/sites/default/files/publication/83631/2000904-anatomy-of-a-preservation-deal-innovations-in-preserving-affordable-housing-from-around-the-united-states_1.pdf
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