ASK THE HOUSING EXPERT TOP 10 LESSONS FROM 2020

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1.We have been here before, let's not recreate the wheel.

- a.2008-09, mortgage crisis, we saw what the government will do in a crisis, and what we needed to do in reaction.
 - i. This is no different.
- b.Better to be lucky than good: Recovery act soft funds

2. Change is good.

a. When one person put a bomb in their shoe, our world changed.

i. Let's change for the better.

3. Crisis invites Progress.

a.Improvise, Adapt, Overcome:Construction costs and how to find a way forward

4. Affordable housing has been thrust into the world view.

- a. 2020 raised the awareness of the absolute critical need for housing on all sides.
- b. Housing is now ultra-important
 - i. Whether working from home, or staying home.
 - ii.Or protecting the most vulnerable;
 - iii.Or protecting the property owners.

5. Education is important.

a. Teaching communities about housing, and what housing can do for them.

6. Old Methods Still Work

a.Low Income Housing Tax Credits are incredibly valuable, not only in creating housing, but from the investor base.i.Still works.

7.Be careful who you partner with.

- a. Get good documents:
 - i. Bad actors acquiring LP interests
- b.Syndication consolidation
 - i. Recently two major syndication companies have been bought out, affecting not only future transactions, but existing relationships
 - ii.Developers sign with syndicators for a variety of things, and relationships are key.

8. Plan Ahead: a.Covid rehab complications

9. Be nice to your HFA's: a. Agencies extending deadlines longer than ever

CRISSY CANGANELLI EXECUTIVE DIRECTOR | SHELTER HOUSE

1.Being Sheltered is NOT the same thing as being Housed.

a. If a global pandemic taught us anything, it taught us to stay home to stay safe. But you can't "shelter in place" without a place to call home. Stable housing is essential to both individual and public health.

2. Homeless Services cannot be provided remotely.

a. While many human services could make changes to operations, there simply is no alternative for homeless service providers. There is no such thing as a virtual shelter or virtual street outreach or virtual housing.

3. The United Nations got it right back in 1948.

- a. Universal Declaration of Human Rights
 - Article 25
 - Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

4. We may all be in this together, but we were not—and still are not—in it in the same way.

a. Homeless service providers are part of the community's crisis response system. When libraries, rec centers, and other public spaces closed, we didn't just remain open. We increased access and services, putting ourselves on the frontlines every day to protect the most vulnerable people in our communities. We are still in these crises: of the everyday and of this pandemic.

5. Make time to develop authentic relationships—before there is a crisis.

a. With stakeholders, constituents/clients, and donors

6. Data and facts are important, but the stories and human experience are too.

7. For years, society has talked about the increasing number of people living one paycheck away from homelessness.

And then 2020 happened.

- 8. Homeless Services are precariously underresourced. But the pandemic exposed an overwhelming depth of public will to ensure individuals' security.
 - a. The outpouring of private and public support for homeless services in the wake of the pandemic—and the entirely newly-funded prevention services—was unprecedented. How might we as a state harness this to reinforce the clear presence of the political will to care about and for the most vulnerable lowans?

 Because our crisis doesn't go away. It was here before the pandemic, it's here today, and it will be here tomorrow.

9. Be kind, be authentic, be present, be vigilant, and be accountable.

a. Expect the same from your colleagues and partners. Being kind doesn't mean avoiding the hard questions that need to be asked. It means working in service of the mission, always assuming positive intent, and remaining solution oriented. Sometimes it's necessary to press pause and simply say: I don't know. I need help. I'm sorry. I was wrong. This is authenticity and accountability in action.



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10. Never waste a good crisis. Creators see challenges through the lens of possibility.

9. Housing has become the new "office" and "school". Design accordingly.

8. Technology needs to be defined as infrastructure and a basic need. See #9.

7. Collaborate. Collaborate. Collaborate. Internal/External stakeholders. Non-traditional partners.

6. It's on ALL OF US to educate our local leadership off-deal. Grace – know that they don't know what they don't know. It's math.

5. 2020 raised awareness of the critical need for attainable housing and the disparate impact of systems. Great time to lever on that awareness. See #6.

4. Single Family Rental (SFR) is here to stay. Understand how it can look in different locations/sizes

3. Outdoor amenities/fitness amenities will survive and thrive in a post pandemic market. Being outside is in.

2. Know what Missing Middle Housing is and how it can work in your community.

1. Be present. Live in the moment. Health is the real wealth.