

SHA Membership Meeting
October 6, 2021
Zoom – COVID-19 Pandemic

1. Meeting was called to order at 10:02 AM by Board of Trustee President James Marhold. Jim thanked everyone for registering. 51 people were electronically in attendance representing housing developers, supportive services providers, advocates, government representatives, corporate vendors and families. Jim reminded everyone that the minutes of the August meeting had been posted to the SHA website. Jim asked for any changes or objections. Having heard none, minutes for 8/4/21 meeting were approved.
2. Diane introduced Amy Scartocci, Director, amy.scartocci@dhs.nj.gov, Office of Housing and Resource Development, Division of Developmental Disabilities to give an update.

Highlights are as follows:

- DDD Housing Subsidies 7,231 provider managed, an additional 1,018 linked to DCA or HUD. Of these DDD subsidies 982 are self-directed and 56 people are approved for housing subsidies and are seeking housing. Vast majority are 1 bedroom and 15 are in a shared setting. Approved subsidies housing search in the following counties: Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Middlesex, Monmouth, Ocean, Passaic, Somerset and Warren. Amy welcomes any info on opportunities to connect with open units. You can email Amy or DDD.HousingSubsidy@dhs.nj.gov.
- Announced award for 3 new behavioral stabilization homes to YAI. These homes expected to be fully operational in Fall 2022. The behavior stabilization homes are going to provide short term stabilization and assessment services for individuals with IDD who are experiencing a behavioral crisis where they are not able to be managed in their current setting. These homes will provide an opportunity for specialized services so that they can either return home, or to a newly identified alternate location. The homes will be in North, Central and Southern NJ and house 4 people each.
- DDD announced increased rates for DDD funded day services. DDD website includes specific guidance.
- Public Comment period is open for NJ Family Care Demonstration Renewal. October 11 is the deadline date for comments to be submitted. The proposed document can be found on the DHS website: https://nj.gov/humanservices/dmahs/home/1115_demo.html
- DDD is working with provider network and CMS on statewide transition plan as they work toward initial approval. The division has used surveys, and prepared trainings and toolkits related to compliance with HCBS rule.
- October 14 is the division's next webinar for updates.

3. Diane introduced Janel Winter, Director Housing and Community Resources, Department of Community Affairs, Janel.winter@dca.nj.gov to give an update.

Highlights are as follows:

- To date DCA has distributed more than \$326 million dollars in rental assistance (CVRAP2) to more than 35000 households in NJ. The program provides up to a year of rental arrears. Since August they have been able to add eviction prevention funding which can provide up to 2 years of future rental assistance as well. There is one application online at nj.gov/dca. A call center open 7 days a week 8am– 8pm for those unable to access a computer (609) 490 4550. The program will not last forever so please encourage people to apply. Eligibility: income 80% or below AMI (area median income), some Covid economic challenge and in need of housing assistance. DCA has designed the program to allow as much self certification as the federal government will allow. U.S. Treasury praised NJ for a stellar performance in getting the dollars out to people who need it. Janel reminded attendees that landlords as well as provider organizations can apply on behalf of tenants with the tenant's permission.
- New Eviction protection program – Though new legislation eviction moratorium has ended, new protection has been put in place. The new protection states that you cannot be evicted if you are below 120% of AMI and have arrears from March 2020 –August 31, 2021. To be protected for this program self certification is necessary. Tenants still owe the money to the landlord but if eligible as stated they cannot be evicted and can apply for assistance to pay the arrears. The debt cannot be reported to a credit agency. Additional protection for those at or below 80% AMI, have experienced some sort of economic difficulty due to the pandemic, and self-certify that you have applied for some form of rental assistance includes extended rental arrears coverage through the end of this calendar year (March 2020 through December 31 2021). As in the other case, this money is owed to the landlord, but you cannot be evicted for nonpayment. It is important to reinforce the message that the protections are there but people **must apply and must self-certify**. To help DCA is about to announce funding to awardees for a 5 million dollar outreach program to outreach to people at the community level about the CVRAP2 program and self-certification and to help people apply.
- DCA has received the allocation for our HOME funds (more than three times) and National Housing Trust funds (more than double) from HUD this year. In addition there is NJ's Affordable Housing Trust Fund (AHTF). The governor and lieutenant governor were sure to include that funding in this year's budget. So there is a lot of capital funding available for those smaller, more local projects of 25 units or fewer that really can serve people across the state. All of the funding info is on the DCA website.
- In addition to the rental assistance. We do have some significant funding available for people who are homeless. DCA has both funding for emergency housing vouchers which have already started to be allocated. There is almost

1000 essentially section eight vouchers that are available for people who are homeless who were referred by the continuum of care. In addition, there is Rapid Rehousing funds that can provide security deposit move in assistance, some case management and up to 12 months of rental assistance for folks who need to get back on their feet.

- **Units are scarce so please help us to refer people who have these vouchers to units that are available.**

- This week DCA will mail to 350,000 people who are in arrears on gas or electric making them aware of the help available to pay for all or part of their arrears. There is \$300 million available for these arrears. The letter will have QR code, a website and a toll free number. It is easy to apply so please let people know this is not a scam and encourage them to apply. Also the regular LIHEAP and USF eligible assistance levels have been raised to help more people eligible for those great programs.

- Diane raised the issue of tenants in supportive housing not paying rent and hesitant to allow landlords (in this case supportive housing landlords) apply for the funding on their behalf. Several SHA members have significant arrears around this issues. Please reach out to Diane with numbers and data if this is affecting your developments/programs so she can support federal legislation that may help.

4. Diane introduced Kate Kelly kate.kelly@shanj.org to give an update on the Integrated Community Project. The project is funded through a NJ Division of Disability Services (DDS) grant to provide guidance on Community Integration and increase the capacity of people with disabilities to become fully engaged in their communities. The target counties are Bergen, Ocean and Camden. A critical component is to hear from and work with people with lived experience. SHA held focus groups over the summer with a total 44 individual with lived experience of a variety of disabilities who participated. Three feedback themes emerged: improved communication channels and transportation as barriers to more involvement were the top two. Typical activities people are involved in center around hobbies. People expressed an interest in being involved beyond hobby activity. Another area people were involved in was activities in houses of worship. In addition people enjoy and desire activities around advocacy, leadership and other purpose driven opportunities. Many desire opportunities to give back to their community. Many expressed an interest in sharing their gifts and talents with others. A powerful one word expressed both how people feel when they are/are not involved. Some answers respectively were frustrated, depressed, anxious, sad or joyful, alive, ecstatic, included. The quotations and insights were also powerful. "The community is missing out on lessons that it could learn from individuals with severe

disabilities”. “One person who cares about individuals with disabilities can really make a difference”. “A clear invitation to participate in an event in the community would go a very long way... a lot more people feel rewarded when they're involved so they'd like to be more involved”. SHA will make resources available to agencies on how to run successful focus groups in an effort to enable organizations to fully include people with lived experience in their work. The full presentation is posted on the SHA website and can be accessed using the link below.

5. Diane Riley, SHA executive director highlights included:

- SHA held an in person award event at the Palace at Somerset Park on Sept. 27th. Many thanks to Award sponsors Foothold, Chase, SERV and Wells Fargo as well as the current conference Gold, Silver and Bronze sponsors who helped made the event possible. View a complete list of sponsors: <https://www.shanj.org/2021-sponsors-exhibitors/>
The event honored two Heroes, Carolyn Ford from Oaks Integrated Care and Ahmed Taylor from SERV Property Management as well as two Supportive Housing Projects, The Pinnacle in Ford Lee (Kitchen Associates and PennReach) and St. Paul the Apostle Senior Housing (Domus Corp. and Metuchen Community Services Corp.). Melanie Walter from NJHMFA was on hand to present the Project Awards. Information on the projects can be found: <https://www.shanj.org/2021-awards/>
- Our virtual conference will be held Nov. 9 and 10th this year. The theme is Renewing and Rising – Investing in Homes, Investing in People. 2 keynotes, 8 workshops, 2 ½ days, many outside speakers from across the United States because it is virtual. Registration is open and our early bird rates have been extended until October 15 with great savings. As mentioned we have many great sponsors but there is still time to do that and there are benefits in terms of registrations and great opportunities for promotion and sponsorship at all levels. Thank you to our current sponsors Valley, FHLB of NY, NJHMFA, M&T Bank, Amerigroup, Enterprise, CSH, Columbia Bank, Kitchen Associates, CAU, Meeker Sharkey, NewBridge, Fulton Bank, Capital Impact, Neighbours and Oaks Integrated Care. Still time to exhibit. We will be encouraging people to visit booths with prizes.
- Upcoming new events: Lunch and Learn on October 27th with the topic of “How to Attract and Retain Employees in Challenging Times”. Speakers are Dennis Miller and Associates, Mutual of America and Meeker Sharkey. The topic will be tackled from both the competitive benefits view and tips on how to create an environment to attract and retains employees.
- Diane reviewed three training opportunities. To discuss the first, Diane invited Renee Koubiadis from Citizen Action renee@njcitizenaction.org to discuss the opportunity to join Community Academy Providing another Housing Chance which is a joint effort with Citizen Action and CSH. This is free training focused on increasing access to low barrier housing for people with disabilities and behavioral health challenges. There are two cohorts

with four, two and a half hour training sessions for each cohort. Each cohort will be capped at 30 participants and the sessions will include sharing experiences and expertise in leasing to tenants with housing barriers for the chronic homelessness, those with serious and persistent mental illness, substance abuse, disabilities and criminal justice histories. The training will include housing first best practices from Pennsylvania, including harm reduction and building relationships across different NJ communities. In addition, the training will include the topic of structural racism. Participation is open to you, your staff, community partners is not limited to housing programs. The first cohort will be meeting late October, to early November. The second cohort will begin November 1 to mid-November. There will be two added trainings that will be offered for both cohorts early next year. SHA reminded attendees that we are still pursuing the Dept. of Labor grant in conjunction with ACT-Cess which was discussed and presented on at the last member meeting (info posted on website). Interested please reach out to diane.riley@shanj.org or Lorna Runkle actcessusa@comcast.net

The final training opportunity is a unique opportunity through Leading Age (LA). LA is engaging Quadel Consulting & Training in Assisted Multifamily Housing Manager training. The training is comprehensive in order to ready staff to comply with HUD programming, while providing a variety of techniques to ensure tenant files satisfy all of those requirements. The training is thorough and it comes with a certification, and \$550 fee. The fee is a really reduced rate for Sha members. More info will be sent out this week.

6. Diane introduced our main presentation “Making Homes Safe and Accessible” with speakers:

Jacob Day, Federal Home Loan Bank of NY
jacob.day@fhlbny.com

Brian Loeb, Federal Home Loan Bank of NY
brian.loeb@fhlbny.com

Shelley Samuels, SRS Strategic Associates LLC
ssamuels@srsstrategic.com

The topic presented starts with the acknowledgement that NJ is a state where aging infrastructure limits people's ability to live in communities of their choice or age in place. Presentation includes resources that can be available to create safe and accessible housing.

Brian Loeb began by stating that FHLB NY rehabilitation work, especially for owner occupied housing is going largely to New York, when they are just as available for communities and homeowners in New Jersey and so the goal of this presentation is to ensure that those needs which we

know are dispersed across urban and less urban communities in New Jersey are getting the resources to support those needs where the relevant organizations are located. FHLBNY would like to identify potential organizations that could come in with applications to our program for that funding, learn how the structure or other dimensions might look different for New Jersey rehabilitation projects in owner occupied space and identify challenges that this might pose to our program where so we can adapt to accept more applications in NJ.

Brian began with an overview of the FHLBNY Affordable Housing Program and resources before turning it over to Jacob Day to discuss the narrow focus of today's topic. Jacob began by mentioning the scoring criteria that is designed to help out these owner occupied rehab projects that are competing with the rental projects so there are bonus points for the fact there are owner occupied, and for small projects, usually 25 units or less. The difference in NY may be that there is a dedicated funding stream for this type of work. So we need to look at what is available in NJ to leverage monies from state or county. Jacob discussed many case studies to illustrate the opportunity and challenges. One important point was that there is a three year drawdown deadline so if you commit to doing the single family owner occupied rehab component, the work does not have to be done all at once. Past grantees developed a process that included outreach to find the homeowners, qualify their income, put together their waitlist, work with the contractors to get the specs that the bank requires to have three bids, working with the contractors and then coming to us for the funding requisition to draw down. So one example, awarded \$375,000 for 25 homes. 25 is an opportune number. Remember not requiring you to commit to 25 certain households up front and show us the addresses and all that kind of stuff, we realized that your role is creating a robust pipeline (constantly doing outreach). The bank just needs to have that commitment that you're going to do those 25 homes within that three year period. See presentation slides for further details. This opportunity is ideal for seniors or people with disabilities. The units can include a rental but owner must live in one of the units.

Diane introduced Shelley Samuels to discuss other funding. SRS Strategic Associates mission is to assist organizations that provide Human Services and healthcare services to become remain sustainable.

Shelley has worked in the community for 35 plus years has been involved in numerous housing projects with a variety of accessibility of funding over the years in an every changing landscape. When searching for a home, people with disabilities often have a longer and more complicated list of considerations compared with other individuals. In addition to common wish list items, such as reliable transportation, Persons with Disabilities must think about other things related to accessibility to a facility or a program or even the cleanliness of the air and in 2021 like everyone else persons with disabilities needed to consider how well their community was handling COVID19, and maybe more so, since they can be more at risk for a serious illness. So even though NJ makes great efforts, policy genius indicated that NJ ranks 35th in the country for livability for residents with disabilities.

Shelley proceeded with a review of the most popular federal funding opportunities which include the US Department of Veterans Affairs disability housing grants for veterans, Army recovery care program, Rebuild America, HUD assisted living conversion program, Community Block Grants etc. and the HUD Small City Development Block Grant and finally Fannie Mae Community Home Choice Program. The State and municipal funding programs include affordable housing trust fund, municipal settlement fund, neighborhood partnership fund, etc. Shelley noted the New Jersey Weatherization Assistance Program which assists elderly people with disabilities and low income persons in weatherizing their homes and improving their heating efficiency and conserving energy. While it does not directly apply to accessibility, it is a pieces of the pie and fills in the gaps. More traditional funding is the Special Needs Housing Partnership loan program, the Special Needs Housing Subsidy Loan Program, the Special Needs Housing Trust Fund, and then the Money Follows the Person Housing Partnership, which is a partnership between HMFA and the New Jersey Department Human Services Division on Aging Services.

There are is other funding available and if you can fill in with some non-government money, it may be helpful in securing government money. Many of the bank foundations, some of which are listed in the presentation are specifically interested in brick and mortar and can include accessibility projects. For example, the TD Charitable Foundation is open right now and they have funded accessibility related

projects and other housing needs. Details included in the presentation.

Finally there are private funders that have done accessibility funding American Red Cross, partnerships with military aid societies, Elks, Lions Club etc. Local chapters will pitch in and help with funding or even volunteering to work on accessibility projects. There are many organizations for instance like the American Parkinson's Disease Association that are focused on specific kinds of diseases and helping people with those diseases and conditions. And can be tapped to help fund accessibility. And then there is also the old, but still good in many ways, capital campaigns which can be designed specifically for brick and mortar projects where you could add in accessibility. So, in conclusion, there is not a lot of funders out there that are dedicated to making housing accessible but many where you can include that as part of a request and I have found that to be a very successful strategy.

All Presentations can be found:

<https://www.shanj.org/past-sha-membership-meetings/>

7. Diane Riley reminded attendees that the Advocacy Committee meeting follows and will discuss: 1115W comments, FMR inadequacy especially with the DMHAS payment standards, federal opportunities (sign on letter for new funding), and other issues previously mentioned earlier in the meeting.

The meeting concluded at 12:05 pm. Next meeting of the SHA membership is scheduled for Wed. February 2, 2022.

Submitted by Diane Riley, Executive Director