

# ADIRONDACK HOUSING DEVELOPMENT CORPORATION

14 Kiwassa Road, Suite 1  
Saranac Lake, New York 12983  
(518) 891-5346

Allen Dunham, President

Sarah A. Clarkin, CEO

## NEW POSITION DEVELOPMENT & SUSTAINABILITY COORDINATOR

---

**Description:** Assist a growing regional housing non-profit ensure a sustainable viable future, enabling it to take a more active role addressing the region's housing challenges. The position entails the development of documents and plans intended to solidify the organization's presence; fostering of working relationships with partners; and the initiation of efforts to combat the region's housing crisis. The individual will work closely with and under the supervision of the CEO. This work is funded in part by a grant from the Cloudsplitter Foundation.

**The Basics:** The position is via contract and performed remotely. Time: average of 16 hours per week for 18 months. Hourly pay: \$28.

**Scope of Work:** Implement actions set forth in the organization's September 2021 Strategic Plan (attached); namely:

- Review/revise/develop organizational policies – Strategic Plan Strategy #2 (estimate 10% of time)
- Prepare succession plan ensuring smooth transitions in staffing and board membership – Strategic Plan Strategy #2 (estimate 10% of time)
- Finalize business plan focusing on revenue sustainability – Strategic Plan Strategy #2 (estimate 5% of time)
- Foster relationships with existing and new potential partners – Ongoing (estimate 20% of time)
- In accordance with finalized business plan, design and begin fundraising campaign, including identification/development/submittal of a minimum of two significant grant applications, i.e., exceeding \$150,000 – Strategic Plan Strategies #4, #5, and #6 (estimate 35% of time)
- With partners, identify and initiate housing programs – Strategic Plan Strategies #4 and #5 (estimate 15% of time)
- Attend AHDC board meetings (estimate 5% of time)

**Qualifications:**

- Experience with non-profit organizations, including a strong understanding of their construct and needs
- Proven success in fundraising, including campaigns and grant writing
- Excellent verbal and writing skills

- A high degree of self-motivation and organizational skills enabling the efficient and effective use of time
- Demonstrated ability to work both alone and as part of a collaborative team
- Ability to meet deadlines
- Evidence of dedication and commitment to Adirondack residents' quality of life

**Timeline:** Work must be completed as follows:

- Organizational policies – no later than 6 weeks after start date
- Succession plan – no later than 8 weeks after start date
- Business plan – no later than 12 weeks after start date
- Design and start of fundraising campaign (including grant applications) – no later than 52 weeks after start date
- Identification and initiation of housing programs – no later than 78 weeks after start date

**To Apply:** Send resume and three professional references, to:

Sarah A. Clarkin, CEO  
Adirondack Housing Development Corporation  
14 Kiwassa Road, Suite 1  
Saranac Lake, NY 12983

[sclarkin@harriestownha.org](mailto:sclarkin@harriestownha.org)

**For More Information:** Contact Sarah Clarkin at 518-891-5346 ext. 107 or [sclarkin@harriestownha.org](mailto:sclarkin@harriestownha.org).

**About the Adirondack Housing Development Corporation:**

***Mission:*** Improve the quality of life for low to moderate income Adirondack residents through quality, affordable housing.

***Vision:*** Foster, facilitate, and support new and existing housing that enables anyone the opportunity to live in the Adirondacks.



# Adirondack Housing Development Corporation

**2022-2026 Strategic Plan**

September 2021

**FACILITATED BY**

Murphy Minded

**REPRESENTATIVE**

Patrick Murphy

[patrick@murphyminded.com](mailto:patrick@murphyminded.com)

518-897-3217



# Adirondack Housing Development Corporation

14 Kiwassa Road, Suite 1  
Saranac Lake, New York 12983  
(518) 891-5346

## AHDC Board of Directors

Allen Dunham, President

James Connolly, Vice-President

Robert Laba

Aaron Kramer

Lisa McKenna

Dawn Rogers

Sarah Clarkin, CEO

## Introduction & Background

The Adirondack Housing Development Corporation (AHDC) is a 501(c)(3) non-profit organization established in March 2009. Its purpose has been two-fold: (1) to improve the quality/quantity of affordable housing in the region; and (2) to increase and diversify the revenue stream of the affiliated Harrietstown Housing Authority.

As set forth in the AHDC's Certificate of Incorporation (2009), permitted activities are wide ranging and can include,

*relief of the poor, distressed and underprivileged and promotion of social welfare to lessen community tension, eliminate prejudice and discrimination and combat community deterioration, specifically, but not limited to, providing on a not-for-profit basis, decent affordable housing and related community services and facilities, as well as facilitating the economic development of low to moderate income communities within the North Eastern geographical portion of New York State, by developing, acquiring, constructing,*

*renovating, operating, maintaining, and improving housing and home ownership opportunities for low to moderate income families and individuals, and the public in general. In furtherance of the foregoing, as may be amended, the Corporation shall provide said low-income individuals and families, and by providing social, recreational, health and other non-housing facilities and services in connection herewith, as well as to conduct all lawful activities that may be useful in accomplishing the foregoing purposes [sic]*

The Board of Directors, which shall consist of between five and eleven directors, currently, has seven directors. Pursuant to the organization's bylaws, of the seven directors, three shall be appointed by the HHA (and, historically, have been commissioners); four directors shall be appointed by the AHDC. The AHDC has no direct employees. It has both a Memorandum of Understanding (2018) and a Contract for Services (2018) with the HHA for services on a negotiated contractual basis. As a result, the AHDC's Chief Executive Officer is a full-time contractor and the Executive Director of the HHA.

In its first years, the AHDC, having an agreement with Paul Smith's College and a Community Development Block Grant, pursued the development of an affordable housing project, namely the rehabilitation of an unused Paul Smith's dorm in Saranac Lake. Following failed negotiations with the Village on taxation, the project was aborted.

In April of 2012, the Massachusetts-based owner of the twelve-unit Helen Hill Apartments complex in Saranac Lake reached out to the AHDC seeking administration and management expertise. In October of that year, the AHDC assumed management of the Low Income Housing Tax Credit and HOME project. In August of 2017, the AHDC acquired the property. In December of 2018, the AHDC oversaw the creation of a single-purpose entity to own the project while it maintained administration/management responsibilities. It also received a \$720,000 HOME grant to make needed upgrades. With the project's completion in 2019, the AHDC seeks to chart its path forward.

This report includes new mission, vision, and value statements that will guide the Adirondack Housing Development Corporation into the future. Also included are prioritized goals and objectives, strategies to reach milestones, avenues to gain needed resources, and timelines for action items. An appendix to the report provides the raw information gained through the planning process that informed the outcome of the strategic plan.



## Mission

Improve the quality of life for low to moderate income Adirondack residents through quality, affordable housing.

## Vision

Foster, facilitate, and support new and existing housing that enables anyone the opportunity to live in the Adirondacks.

## Values

We strive to do everything with our values in mind. People entrust us with providing decent, safe, and clean housing and we take that responsibility seriously. We commit ourselves to the following values:

*Integrity* - We will bring honesty and transparency to all of our actions.

*Equity* - We strive for inclusive housing that will offer opportunities for minoritized communities and disadvantaged people to have quality, affordable housing.

*Innovation* - We disavow complacency and are not afraid to seek new and unconventional pathways to overcome obstacles and achieve our mission.

*Community* - We actively seek to build connections with people to foster fellowship and vibrant neighborhoods.



## Strategic Issues

The following is a compilation of the most pressing issues that hinder the AHDC's ability to achieve its mission and vision. The issues were derived from a board/staff driven Strengths, Weaknesses, Opportunities, and Threats Analysis (SWOT). Issues are broken into three broad categories: issues that impact achieving the organization's mission, issues that limit the potential of the organization, and external forces that affect the organization's desired strategies.

### *Issues That Impact Achieving The Mission*

1. The area is experiencing a lack of affordable, quality housing for low to moderate income individuals and families.
2. The quality of the current housing stock available to low and moderate income individuals and families is substandard and inadequate.
3. Low to moderate income individuals and families have difficulty locating and accessing housing.

### *Issues That Limit Potential*

4. The limited human and financial capital of the AHDC limits its scope and reach
5. The absence of succession planning policies and procedures for the board of directors threatens the long term sustainability of the organization.
6. A lack of partnerships limits the programmatic reach of the organization.

### *External Forces That Impact Desired Strategies*

7. Current real estate market trends price out the AHDC and/or its potential partners from acquiring properties in need of renovation and repair.
8. The lack of available contractors and laborers, combined with inflated construction costs, delay and increase the capital required to complete housing projects.
9. The area's natural resource constraints and land use regulations limit the availability of developable land, development potential, and may increase the number of regulatory agencies required to gain approval for housing projects.

Based on these strategic issues, a series of goals and objectives were generated to mitigate their impacts. The following table illustrates which strategic issues are addressed by which goals and objectives. Furthermore, the strategies chosen to obtain each goal and objective are also provided. Finally, external forces that impact desired strategies are not directly addressed in the goals and objectives but are important to anticipate when developing the AHDC's strategies and programming.

Strategic Issues →	Goals →	Objectives →	Strategies
The quality of the current housing stock available to low and moderate income individuals and families is substandard and inadequate.	Enhance the quality of long-term housing (not directly owned or operated by AHDC) for low to moderate income individuals and families in the area.	Provide direct aid to 5 distinct housing units and/or individuals/families.	Provide direct aid (i.e. rental assistance, home repair, counseling) to low-moderate income individuals/families or landlords of low-moderate income individuals/families
The area is experiencing a lack of affordable, quality housing for low to moderate income individuals and families.  Low to moderate income individuals and families have difficulty locating and accessing available housing.	Increase the availability of affordable, quality long-term rental housing for low or moderate income individuals and families.	Assist in the generation of and/or manage 5 new housing units.	Partner with others to acquire vacant/abandoned housing units, renovate the units, and then manage the new units as the landlord/agent.
The limited human and financial capital of the AHDC limits its scope and reach.	Grow the capacity of the organization to accommodate new staff and housing projects.	Hire a part-time staff person to assist the CEO in formulating new policies and project implementation.	Apply for a capacity building grant to implement the strategic plan, succession planning, and housing network affiliation.  Create a capital campaign to raise funds for specific renovation and new-build projects.
The absence of succession planning policies and procedures threatens the long term sustainability of the organization.	Sustain the quality and affordability of long-term rental housing for AHDC's existing tenants.	Maintain a 95% occupancy rate in the Helen Hill Apts (currently 100%).  Satisfactory compliance with all state inspections.	Maintain current agreement with HHA.
A lack of partnerships limits the programmatic reach of the organization.	Establish formal partnerships that will further the mission and support the AHDC's	Affiliate with or earn certification from a national, state, or local housing network	Affiliate with a national, state, and/or local housing network.





## Tasks and Timelines

The recommended strategies are prioritized below (from 1-6) with suggested tasks and timelines for each.

### **Strategy #1: Maintain current agreement with HHA**

2021: Host joint AHDC/HHA board meeting to discuss AHDC's strategic plan

- Provide an opportunity for HHA to give feedback and input in the strategic planning process due to the two organization's close relationship

2022: Assess and update current agreement with HHA

- Review the agreement in light of the new strategic plan for any needed changes; update (if appropriate) and renew

### **Strategy #2: Apply for a capacity building grant**

2021: Identify and apply for funding that will support the hiring of a part-time professional to implement the strategic plan over a two-year timeline

- Funding will support a new hire to facilitate the affiliation with a national, state, or local housing network, improve organizational succession planning and board procedures, and generate new programmatic policies and procedures for the identified strategic plan strategies

*Funding Sources: Cloudsplitter Foundation, Adirondack Foundation, Stewart's Foundation (i.e. the Dake's family foundation), Charles R. Wood Foundation*

2022: First-year of capacity building grant

- Improve and develop succession planning and organizational policies
- Research various national, state, or local housing networks and implement any necessary organizational policies or procedures required for affiliation
- Initiate programmatic groundwork for Strategies #4 and #5

2023: Second-year of capacity building grant

- Formulate a business plan that focuses on revenue sustainability that will support the programmatic expansion of the organization
- Finish laying the foundation for Strategies #4 and #5, initiate work to lay the groundwork for capital campaign

### **Strategy #3: Apply for affiliation with a national, state, or local housing network**

2021: Identify gaps in the organization's resources and capacity, and research national, state, or local housing networks that can fill the identified gaps

2022: Create a plan to implement organizational improvements and/or policies required for affiliation

2022-2023: Apply for recognition through the identified program(s)

*Affiliate Opportunities: HUD Approved Housing Counseling Agency, NeighborWorks, Village of Saranac Lake Housing Plan, HAPEC*

### **Strategy #4: Provide direct aid to low-moderate income individuals/families or landlords of low-moderate income individuals/families**

2022: Determine the type of direct aid the organization is willing and able to provide including but not limited to rental assistance, home/rental repair, and/or housing counseling

2022: Determine direct aid program guidelines, rules, application criteria and review process

2022: Identify seed capital funding source/raise initial capital to fund a direct aid program(s) and formulate a funding structure that ensures sustainability of the program (e.g.. a revolving loan fund, etc.)

2023: Promote and market availability of program(s)

2023: Review first round of applications and announce awards

2023-2024: Track awardee progress and aid in project management

2024: Assess first round of funding, edit program as needed, open up applicant pool for additional rounds of funding

2024: Review second round of funding and announce awards

2024-2025: Track awardee progress and aid in project management

2026: Assess program as it relates to meeting the goals and objectives of the 2022-2026 strategic plan

### **Strategy #5: Partner with others to acquire vacant/abandoned housing units, renovate the units, and manage the units for low to moderate income individuals and families.**

2022: Meet with potential partners that can aid in acquiring vacant/abandoned housing in need of renovation

2022: Identify prospective site locations and formulate acquisition, funding, and end-of-project management strategy  
2022-2023: Gain control of the property either directly or through a partner  
2023: Generate cost estimates for prospective site locations  
2023: Identify and apply for funding sources for project(s)  
2023: Determine program guidelines, rules, applicant criteria, application process for new tenants (these might depend on the source of the funding)  
2023: Initiate a fundraising campaign with a goal that will aid in securing funds to cover capital and operational expenses for 2023-2026  
2023: Put project(s) to bid  
2023-2024: Initiate construction phase of project(s)  
2024-2025: Track progress of the project(s)  
2026: Finish project and begin application process for new tenants  
2026: Assess program as it relates to meeting the goals and objectives of the 2022-2026 strategic plan

*Potential Partners for Strategies #4 and #5: Village of Saranac Lake, Town of Harrietstown, The Fuller Center, Franklin/Essex County IDAs, private developers, private/public sector employers, local financial institutions, HAPEC, NYS HCR, U.S. HUD*

## **Strategy #6 Create capital campaign to raise money for a fund (e.g. a revolving loan fund) for specific renovation and new-build projects**

2023: Initiate a fundraising campaign that will secure funds to cover capital and operational expenses that stem from new programming and/or the creation of a revolving loan fund

*Potential Partners: North Elba LEAF, Adirondack Foundation, Cloudsplitter Foundation, Charles R. Wood Foundation, Stewart's Foundation (Dake's family foundation), private donors, local financial institutions, Village of Saranac Lake, Essex/Franklin County IDAs, Town of Harrietstown, NYS HCR, U.S. HUD*

## **Managing the Strategic Plan**

1. Officially adopt the strategic plan with a vote at an AHDC board meeting
2. Designate representative from the board of directors (other than the President and Vice President) as the strategic plan “manager” to track progress
3. Institute a standing board agenda item to track, but also aid in, the implementation of the goals, objectives, and strategies
4. Review the progress of the strategic plan at the board’s annual meeting and update (if appropriate) and course correct as needed



## Appendix A: Definitions

**Low income\*** - There are a variety of measures that aim to identify income levels for individuals and families for the purpose of implementing policies for subsidized housing programs. For the purposes of this strategic plan, low income individuals and families are those that earn up to 80% of the area median income as provided by NYS Homes and Community Renewal's Affordable Housing Corporation Income Limits Chart.

**Moderate income\*** - For the purposes of this strategic plan, individuals and families are those that earn up to 166% of the area's low income limit (80% of area median income) as provided by NYS Homes and Community Renewal's Affordable Housing Corporation Income Limits Chart.

\*Specific incomes are accessible here: [AHC's Income Limits Chart](#). These income levels are used as general guidelines to aid in developing quality, affordable housing opportunities for individuals and families in the area. Specific income limits and restrictions for housing programs developed by the AHDC may depend on future funding sources and specific partnerships.

**Affordable Housing** - Housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

**Quality Housing** - The physical condition of a person's home as well as the social and physical environment in which the home is located provides individuals and families decent, safe, and sanitary living conditions.

**Adirondacks** - The geographic area that encompasses the official boundary of the Adirondack Park.

**Adirondack residents** - Individuals and families that live within the official boundaries of the Adirondack Park.

**Housing Unit** - A house or apartment that is occupied (or if vacant, is intended for occupancy) as separate living quarters.



## Appendix B: Potential Collaborators

Organization	Contact	Phone	Email	Strategy
Village of Saranac Lake	Jamie Konkoski	518-891-4150	comdev@saranaclakeny.gov	#3, #4, #5, #6
Cloudsplitter Foundation	Chenelle Palyswiat	518-992-4900	chenelle@cloudsplitter.org	#2, #6
Adirondack Foundation	Cali Brooks	518-523-9904	cali@adkfoundation.org	#2, #6
Saranac Lake Chamber of Commerce	Rachel Karp	518-891-1991	director@slarechamber.org	#5
Housing Assistance Program of Essex County	Bruce Misarski	518-873-6888	bruce@hapec.org	#3, #4
Charles R. Wood Foundation		800-839-1821	premiersupport@foundationsource.com	#2, #6
Stewart's Foundation		518-581-1201 x2190		#2, #6
Essex County IDA	Carol Calabrese	518-873-9114	ccalabrese@essexcountyida.com	#4, #5, #6
Franklin County IDA	Jeremy Evans	518-483-9472	jeremy@adirondackfrontier.com	#4, #5, #6
North Elba LEAF	Kristin Strack	518-621-3658	kristin@lakeplacid.com	#4, #5, #6
Fuller Center	Renee Darrah	518-852-0866	renee.l.darrah@gmail.com	#4, #5, #6
Town of Harrietstown	Howard Riley	518-891-1470	hjriley@roadrunner.com	#2, #4, #5, #6
Neighbor Works	Joan Straussman Brandon	212-269-6553	affiliations@nw.org, ghedden@nw.org	#3
Adirondack Community Housing Trust	Susan Waters	518-637-1175	susanawaters@gmail.com	#4, #5



## Appendix C: SWOT

**Internal weaknesses are deficiencies in resources or capabilities that hinder an organization's ability to meet its mandates, fulfill its mission, and create public value.**

- Staff capacity issues as it relates to accomplishing current workload effectively
- Lack of available human capital on staff with certain skill sets (financing, business management, maintenance)
- On paper AHDC has NO staff
- Overutilization of HHA for administrative services
- Geographically centered in Saranac Lake
- Lack of succession planning for staff and board of directors
- Lack of orientation package for board members (board mentorship program)
- Succession planning in terms of board officers and duties (need to retain that institutional knowledge)
- Main revenue stream for AHDC is limited due to NYS HCR requirements
- Balancing the current workload with future opportunities (sustainability of the organization)

**Internal strengths are resources or capabilities that help an organization accomplish its mandates or mission.**

- Strength of the organization's network in the community (relationships with area institutions, experience of the board, etc.)
- Broadening geographic representation on the org's board of directors
- Viability of the organization due to the engagement of the board, the development of the strategic plan, integration in local housing plans
- Helen Hill structure is limited in its financial exposure
- Corporate structure of Helen Hill limits the long term liability of AHDC
- Collegiality of the board of directors (safe to share opinions and to disagree)
- Management of the Helen Hill project provided learning opportunities to inform implementation of future projects
- Growth mindset that pursues opportunities potentially outside immediate scope
- Ability to fill gaps within the private sector that are not performing

**External opportunities are primarily outside factors or situations that the organization can take advantage of to better fulfill its mission, meet its mandates, or create public value if any related challenges or threats can be mitigated.**

- Partnership with private developers in the region (or from outside the region) that operate in the housing sector
- Partnership with public sector agencies (IDAs, etc.)
- Demand within the marketplace for low income housing (public is well aware of the issues)
- Ability to align business needs with the needs demonstrated in the general public
- Financing from NYS
- Federal financing for housing
- Large percentage of veterans living in the North Country
- Identifying and working towards aligning local initiatives with NYS/Fed. policy
- Nature or character of the community has a higher level of commitment to achieve AHDC's goals
- Employment work shortages can help incentivize work in this area
- Ways to partner with others to utilize unused parking spaces
- Working with the Village on implementing their Housing Plan
- Opportunity to partner with businesses to facilitate housing for their workers
- Foundation support for a capacity building grant (in terms of administrative/staff development)

**External challenges are primarily outside factors or situations that can affect your organization in a negative way—making it harder to fulfill its mission, meet its mandates, or create public value.**

- Current prices in the housing market are historically very high
- Housing sales are occurring well over asking prices
- Construction cost inflation
- Skilled labor shortage hindering renovation projects/construction projects
- Cost per square foot is higher here than elsewhere
- Hoops to jump through as a result of utilizing public funding
- Scarcity of land to build on and regulations for building within the Park
- Project location as it relates to what type of regulations are present
- Scarcity of land in relation to services
- Limited public transportation
- Availability of onsite parking and access to public parking
- Integrating growth of the community with the urban planning of the area (e.g. infrastructure use like water, waste, traffic, etc.)
- Broadband and internet access

## Appendix D: Organizational Mandates

<b>Mandates</b>	<b>Source</b>	<b>What does the organization need to do to meet this mandate?</b>	<b>Formal/ Informal</b>	<b>External/ Internal</b>
coordination with HHA on shared goals	stakeholder expectations	conduct joint planning sessions with HHA	informal	internal
support the right to peaceful enjoyment of their premises	tenant expectations	provide space for tenants to voice concerns and suggestions with adequate communication and complaint protocols	informal	internal
participate in implementing the Saranac Lake Village Housing Plan	stakeholder expectations	assess action items and program areas in the plan that match with the direction of the strategic plan	informal	external
participate in advocacy, education, and outreach on defining workforce housing	stakeholder expectations	board and staff discussion to determine the level of commitment to advocacy, education and outreach	informal	external
focus attention on the saranac lake area	stakeholder expectations	board and staff discussion to determine the geographic scope of the organizations work	informal	external
relief of the poor, distressed, and underprivileged	charter, bylaws	provision of low-moderate individuals with income appropriate housing	formal	internal
promotion of the social welfare to lessen community tension	charter, bylaws	provision of low-moderate individuals with income appropriate housing	formal	internal
eliminate prejudice and discrimination	charter, bylaws	remain current with inclusive policies, procedures, and training	formal	internal
combat community deterioration	charter, bylaws	provide opportunities to support the communities social or physical environments	formal	internal
provide decent affordable housing and related community services and facilities	charter, bylaws	provide stability and quality of life with access to social services (i.e. proximity to family playgrounds, community rooms, etc.)	formal	internal



facilitate economic development of low to moderate income families, individuals, the public general	charter, bylaws	provide opportunity to build financial wealth through subsidized housing	formal	internal
provide social, recreational, health, and other non-housing facilities, services for low to moderate income families, individuals, and the public general	charter, bylaws	assess project locations based on access to social services (i.e. library, parks, public transportation, grocery stores)	formal	internal
tenant application processing and advisement at Helen Hill Apartments	contract	proper policies and procedures, staff expertise, and training	formal	internal
enforcement of leases at Helen Hill Apartments	contract	proper policies and procedures, staff expertise, and training	formal	internal
maintenance and repair at Helen Hill Apartments	contract	proper policies and procedures, staff expertise, and training	formal	internal
compensation to HHA for services rendered	contract	proper policies and procedures, staff expertise, and training	formal	internal
NYS Not-for-profit	charter, bylaws	maintain proper and adequate paperwork	formal	external
501(c)3	charter, bylaws	maintain proper and adequate paperwork	formal	external
Affirmative Fair Housing Marketing and Management Plan	state rules and regulations	maintain proper and adequate paperwork	formal	external
HCR regulations	state rules and regulations	maintain proper and adequate paperwork	formal	external
HOME program	state rules and regulations	maintain proper and adequate paperwork	formal	external
LIHTC	state rules and regulations	maintain proper and adequate paperwork	formal	external



## Appendix E: Stakeholder Interview Highlights

1. Little to no knowledge of the organization, it's history, or past projects
  - a. Across the board there is little to no awareness of AHDC
  
2. Opportunities to fill a needed gap within Franklin County
  - a. HAPEC is known in Essex County but little activity in Franklin County
  
3. Opportunity for an organization to facilitate projects in a nonprofit manner
  - a. Cost of development/rehab prohibits private investment in projects that will result in opportunities for low to moderate income individuals and families
  
4. Advocacy for Issues Related to Housing
  - a. Tenants rights, municipal laws, rules and regulations, code enforcement processes
  
5. Opportunities that can support moderate income individuals and families
  
6. Single-family vs. Multi-Unit Projects
  - a. Cannot single family build your way out of current housing issues
  
7. Rehab vs New Build, Currently Occupied vs Non-Occupied