

NEW YORK HOUSING CONFERENCE & NATIONAL HOUSING CONFERENCE 42nd Annual Awards Program



UPLIFTING COMMUNITIES
Reimagine. Revitalize. Renew.

December 9, 2015 | Hilton New York

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PROGRAM

GREETINGS AND OPENING REMARKS

RAFAEL E. CESTERO

President & CEO, The Community Preservation Corporation & CPC Resources, Inc.
42nd Annual Awards Program Chairperson

RACHEL FEE

Executive Director, New York Housing Conference

PRESENTATION OF AWARDS

REMARKS BY LEAD SPONSOR

PRISCILLA ALMODOVAR

Managing Director, Head of Community Development Banking, JPMorgan Chase

NONPROFIT OF THE YEAR AWARD

COMMUNITY LEAGUE OF THE HEIGHTS (CLOTH)

Yvonne Stennett, Executive Director

PRESENTED BY PATRICIA SAMPSON, Vice President and Community Reinvestment Act Officer, American Express, Global Banking Group

PRIVATE DEVELOPER OF THE YEAR AWARD

ARTIMUS

Ken Haron, President; Eytan Benyamin, Chairman; Barry Gurvitch, CEO; Yoav Haron, CFO; Robert Ezrapour, Vice President

PRESENTED BY RACHEL GROSSMAN, Director, Wells Fargo Multifamily Capital

NONPROFIT OF THE YEAR AWARD

WEST HARLEM GROUP ASSISTANCE (WHGA)

Donald C. Notice, Executive Director

PRESENTED BY MARC JAHR, Community Development Futures, LLC

PUBLIC SERVICE AWARD

RICHARD FROELICH

Chief Operating Officer, Executive Vice President & General Counsel, New York City Housing Development Corporation

PRESENTED BY MATHEW M. WAMBUA, President, Richmac Funding LLC, A Richman Group Company

CLARA FOX AWARD FOR OUTSTANDING ACHIEVEMENT

CARL WEISBROD

Director, New York City Department of City Planning

INTRODUCTION BY SYDELLE KNEPPER, Founder and CEO, SKA Marin and NYHC Co-chair

PRESENTED BY HON. DAVID DINKINS, 106th Mayor of New York City

REMARKS FROM NATIONAL HOUSING CONFERENCE

ETHAN HANDELMAN

Vice President for Policy & Advocacy

COMMUNITY IMPACT AWARD

BLANCA RAMIREZ

Hudson Housing Capital, NYHC Young Leadership Council

STEPHANIE KNEPPER BASMAN

SKA Marin, NYHC Young Leadership Council

PRESENTED BY TODD A. GOMEZ, Northeast Market Executive, Community Development Banking, Bank of America Merrill Lynch

KEYNOTE SPEAKER

JAMES S. RUBIN

Commissioner of NYS Homes and Community Renewal

CLOSING REMARKS

CAROL LAMBERG

Co-Chair of the New York Housing Conference



UPLIFTING COMMUNITIES: Reimagine. Revitalize. Renew.

WELCOME FROM AWARDS PROGRAM COMMITTEE CHAIR RAFAEL E. CESTERO,
NYHC EXECUTIVE DIRECTOR RACHEL FEE & NHC PRESIDENT AND CEO CHRIS ESTES

On behalf of the New York Housing Conference and the National Housing Conference, it is our great pleasure to welcome you to our 42nd Annual Awards Program. Together, we thank the Awards Program Committee, Sponsors, Volunteers and the talented Speaker and Presenters for their commitment to the success of this event and to our mission. We offer our sincerest gratitude for your participation and support.

Our program theme is “Uplifting Communities: Reimagine. Revitalize. Renew.” celebrating the achievements of affordable housing preservation and development initiatives making a difference in communities throughout New York. Affordable housing is an economic engine in our state, creating jobs and revitalizing distressed neighborhoods by not only building housing but also by attracting retail, services and private investment in real estate. Affordable housing is often a critical linchpin, bringing together stakeholders in government, civic associations, nonprofits, business and finance. The results have led to innovative affordable housing projects incorporating facilities offering the broader community green grocers, early education centers, charter schools and primary health centers. These community assets improve our neighborhoods.

Our awards program will pay tribute to deserving honorees, whose work embodies the spirit of “Uplifting Communities.” We are proud to share their stories, which have been replicated across New York in public private partnerships and have reimagined neighborhoods, revitalized areas of disinvestment and renewed hope for residents.

With 1,200 attendees from all corners of the affordable housing community, our event is once again a prime venue for peer networking and educational symposiums. A new and exciting addition to our program this year is the Community Impact Gallery and Competition showcasing the transformative work of our affordable housing and community development partners. Today’s event makes it clear: investment in affordable housing is so much more than an affordable home. It is about bringing resources and vitality to communities in innovative ways and impacting the health, education and economic opportunity of residents. Thank you for being part of today’s event and for playing your part in “Uplifting Communities.”

Best regards,

Rafael E. Cestero

42nd Annual Awards Program Chairperson
President & CEO, The Community Preservation
Corporation & CPC Resources, Inc.

Rachel Fee

Executive Director
New York Housing Conference

Chris Estes

President and CEO
National Housing Conference

PROGRAM COMMITTEE MEMBERS

RAFAEL E. CESTERO

The Community Preservation Corporation & CPC Resources, Inc.
Program Chairperson

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DEBORAH BOATRIGHT
NeighborWorks® America
Northeast Region

CHUCK BRASS
Forsyth Street

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The Wavecrest Management Team Ltd.

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COMMUNITY IMPACT COMPETITION COMMITTEE

The Community Impact Gallery & Competition is an exciting addition to our program this year, led by NYHC Young Leadership Council. Inspired by this year's event theme – **Uplifting Communities: Reimagine. Revitalize. Renew.** – the gallery features innovative projects and initiatives making a difference in New York neighborhoods.

LOVAETA K. AMOAKO
NYC Department of Housing
Preservation & Development

LIZ BIEBER
NYC Department of Housing
Preservation & Development and
the NYC Housing Development
Corporation

JORGE CHANG, AIA
Urban Architectural Initiatives (UAI)

ROSS CLARKE
The Community Preservation
Corporation

MARY DORN
First Sterling Financial, Inc.

SAMUEL BIELE-FISHER
Bright Power, Inc.

JULIE GONZALEZ
Joy Construction Corporation

MICAH C. HUNTER
NYC Department of Housing
Preservation & Development / NYC
Housing Development Corporation

EDWARD UBIERA
NYC LISC

GARY VIZIOLI
Wells Fargo Community Lending
& Investment

ERIN LONGBOTHUM
Neighborhood Restore HDFC

JASON OSBORN
NYC Housing Development
Corporation

DANIEL RAFAEL ROJO
James Lima Planning + Development

ROBERT SANNA
NYC Housing Development
Corporation

COMMITTEE CO-CHAIRS

STEPHANIE KNEPPER BASMAN
SKA Marin

BLANCA RAMIREZ
Hudson Housing Capital

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Dunn Development Corp.
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Hirschen Singer & Epstein LLP
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NHP Foundation
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Starrett Companies, LLC
TD Bank
The Durst Organization
The Gotham Organization
The MacQuesten Companies
West Harlem Group Assistance
Windels Marx Lane & Mittendorf, LLP
WinnResidential



CLARA FOX AWARD FOR OUTSTANDING ACHIEVEMENT

CARL WEISBROD

Director, New York City Department of City Planning

Carl Weisbrod was appointed as Director of the New York City Department of City Planning and Chairman of the New York City Planning Commission by Mayor Bill de Blasio in March, 2014. Weisbrod has more than 35 years of experience serving the people of New York. He has left his mark on some of the city's most dynamic and fastest-growing neighborhoods.

Weisbrod's service in government extends back to the Lindsay administration, which he joined as a young lawyer at the Department of Relocation. He was appointed by Mayor Koch to spearhead the city's efforts to transform Times Square, and he also served as the Executive Director of the New York City Department of City Planning and Chairman of the New York City Loft Board. As president of New York State's 42nd Street Development Project, Weisbrod led the effort to revitalize Times Square, transforming it into a global hub for tourism and entertainment.

Under Mayor Dinkins, Weisbrod was the Founding President of the New York City Economic Development Corporation, where he negotiated the United States Tennis Association's 99-year lease in Flushing Meadows-Corona Park—regarded as one of the most beneficial municipal sports deals in the nation—as well as the transaction that brought Harlem its first major supermarket, the Pathmark on 125th Street.

Mayor Bloomberg appointed him as a Director of the Trust for Governors Island and the Lower Manhattan Development Corporation, where he helped lead the post-9/11 recovery of downtown neighborhoods. That tenure overlapped with his 10 years as the founding president of the Alliance for Downtown New York, the largest business improvement district in the nation, setting in motion the evolution of the financial district from an area dominated by daytime office workers into a thriving 24-7 neighborhood.

Weisbrod also served as the President of the real estate division of Trinity Church. He is a former Trustee of the Ford Foundation and the Urban Land Institute. He was previously a partner at the firm HR&A from 2011 through February, 2014, where he managed the successful rezoning of the Hudson Square area in Manhattan into a dynamic hub for creative industries and new housing, including up to 700 affordable units.

On his appointment, Weisbrod said, "I love this city. I've spent my entire career revitalizing its neighborhoods and making sure New Yorkers were the ones who benefited from good growth in their communities. We have such an enormous opportunity to put people to work in good-paying jobs, build affordable homes, and create stronger, more resilient communities—but that demands an approach that doesn't let a single tool sit idle. We are committed to striking tough bargains and making farsighted decisions that protect New Yorkers and help us build a stronger city."

Weisbrod grew up in Parkchester and Fresh Meadows, and he is a graduate of Cornell University and New York University's School of Law. He currently lives on Roosevelt Island with his wife, Jody Adams, a retired family court judge.

NONPROFIT OF THE YEAR AWARDS

COMMUNITY LEAGUE OF THE HEIGHTS

—CLOTH—

Yvonne Stennett, Executive Director



The Community League of the Heights (CLOTH) is a multi-service, community development organization dedicated to supporting and empowering the economically disadvantaged residents of Washington Heights. CLOTH's holistic approach to community development provides a comprehensive framework of social and neighborhood services to stabilize and strengthen family life. Throughout its 63-year history, CLOTH has been dedicated to finding solutions to the problems of poverty and disinvestment that confront the neighborhood.

CLOTH was formed as the Community League of West 159th Street, Inc. in 1952 by Lucille Bulger, an advocate for the education and welfare of children. The organization began as a grassroots effort to provide recreational and educational opportunities for the neighborhood's youth. Its first programs were a volunteer-run afterschool program, a young adult etiquette and social skills program, and a family-based neighborhood clean-up initiative. It has since expanded its activities to include community revitalization, development and restoration of affordable housing, a New Visions school for students in grades 6 through 12, community health services, workforce development, and a food pantry.

Today, CLOTH's Housing Development Department is dedicated to preserving and developing the housing stock of the Washington Heights/Inwood Neighborhoods for low-income families. Although the majority of CLOTH's development has been the rehabilitation of existing housing, CLOTH has recently expanded its activities to include new construction projects. Since CLOTH's housing program began over 30 years ago, CLOTH has developed over 1,500 units of housing, and owns 557 affordable units. During this time, CLOTH has rehabilitated and developed over 53 buildings, and has successfully organized and advocated for tenants living in substandard and neglected housing. All of CLOTH's housing development includes the Enterprise/HPD Green Building Criteria, which integrates materials and methods that promote environmental quality, economic vitality, and social benefit through design, construction, and operations.

WEST HARLEM GROUP ASSISTANCE

—WHGA—

Donald C. Notice, Executive Director



West Harlem Group Assistance, Inc. (WHGA), a community based development corporation, was established more than 44 years ago to revitalize the under-invested West and Central Harlem communities – riddled with dilapidated and abandoned buildings. In the 70's and 80's WHGA's tenant and organizing operation prevented numerous arson attempts by gluttonous slum landlords seeking insurance payoffs. In the late 80's WHGA began re-building entire blocks which lay so vacant and destitute that even New York's poorest were only remotely interested in living there.

The organization can claim credit for steering the development of upwards of 1,690 housing units for low-to-moderate-income families while securing over \$300 million dollars in construction finance and equity. WHGA continues to provide services and transitional housing for up to 120 families in our two shelters; Convent Avenue Family Living Center and West Harlem Residence. Our Multi-Service Center, Oberia Dempsey is Harlem's hub for 25 innovative social service programs serving over 80,000 New York City residents with comprehensive services each month. WHGA's Healthy Food Hub and Pantry opened in October 2014 and has since served 6,062 Harlem residents with accessing farmers' market subsidies, nutrition classes, and cooking demonstrations. The Hub is also a Harlem pick up location for Corbin Hill Farms Community Supported Agriculture (CSA) food products.

WHGA's programs are guided by an ambitious asset building initiative which includes a plethora of social services including financial literacy, home ownership, small business enterprise, and workforce development programs which target households earning less than 80% of Area Median Income.

The WHGA philosophy, "Continuing the Journey," represents a 44-plus-year commitment to making West Harlem a strong neighborhood again. The organization is committed to re-creating a safe, decent and affordable neighborhood for all its residents, including low- and moderate-income community stakeholders.

PRIVATE DEVELOPER OF THE YEAR AWARD

ARTIMUS

Ken Haron, President; Eytan Benyamin, Chairman; Barry Gurvitch, CEO;
Yoav Haron, CFO; Robert Ezrapour, Vice President



For over 30 years, Artimus has worked to develop, revitalize, and strengthen New York City's communities. In that time, their mission has been one of neighborhood renewal through the introduction of quality housing and desirable businesses. Artimus's work is focused on Manhattan, maintaining a corporate office in Harlem and several field offices throughout the city. Artimus has been a forerunner in mixed income development with hundreds of affordable units sharing in the benefits of excellent buildings. With successful mixed income projects in Chelsea, Harlem, and the East Village, they have proven that affordable housing need not be stigmatized.

Artimus has constructed over three million square feet in mid-rise and high-rise projects that include residential, commercial, retail, and mixed-use properties. They have extensive experience in gut-rehabilitations, vacant-lot developments, landmarked historic buildings, and contextually appropriate design. As one of New York's most successful and driven real estate companies, Artimus consistently develops high-quality properties that are on time and within budget.

Artimus's growth stems from positive interaction with neighbors and community members. Artimus cultivates strong relationships with not-for-profit community groups, governmental institutions, as well as local and M/WBE subcontractors. In their focus areas, they invest considerable energy improving civic and economic health, encouraging vital new business growth such as supermarkets, banks, restaurants, and retail. As a pioneer in opening Harlem north of 110th Street to commercial and residential opportunities, Artimus takes pride in stimulating the local economy through encouraging and supporting locally owned businesses and hiring neighborhood residents.



PUBLIC SERVICE AWARD

RICHARD FROEHLICH

Chief Operating Officer, Executive Vice President & General Counsel,
New York City Housing Development Corporation

Richard Froehlich is Chief Operating Officer, Executive Vice President and General Counsel of the New York City Housing Development Corporation and all of its subsidiaries. HDC is a New York public benefit corporation dedicated to financing affordable housing in New York City. Mr. Froehlich joined HDC as its General Counsel in 2003 and now directs the Corporation's legal department as well as its bond and finance activities. Mr. Froehlich has been a primary coordinator of HDC's award-winning preservation efforts that have led to the continued affordability of approximately 85,000 units of low and middle income housing in New York City. He has also been a leader in designing and implementing HDC's participation in Mayor Bill De Blasio's Housing New York plan to build and preserve 200,000 units of affordable housing in New York City.

Mr. Froehlich was elected as a member of the Municipal Securities Rulemaking Board for a three year term beginning October 1, 2014. Mr. Froehlich is an adjunct professor at Columbia's Graduate School of Architecture, Planning and Preservation and teaches two courses on affordable housing finance and public finance. He is also an active lecturer on affordable housing and bond finance. Prior to joining HDC, Rich was Counsel at O'Melveny & Myers LLP in its New York City office, where his practice focused on real estate and public finance with a particular emphasis on affordable housing. He also was an Assistant Counsel at the New York State Housing Finance Agency. He is a graduate of Columbia College and Columbia University School of Law.



KEYNOTE SPEAKER

JAMES S. RUBIN

Commissioner of NYS Homes and Community Renewal

In May 2015, Governor Andrew M. Cuomo announced the appointment of James (Jamie) Rubin as Commissioner of NYS Homes and Community Renewal (HCR), the agency charged with carrying out the Governor's \$1 billion House NY plan and financing the development and preservation of affordable housing statewide. HCR's portfolio includes issuing billions of dollars in bonds, providing grants, loans and bonding authority to local municipalities, and awarding low income housing tax credits and mortgages for thousands of low- and moderate-income homebuyers. In New York City and adjacent counties, HCR also oversees rent regulation and works on behalf of tenants facing landlord harassment or rent overcharges.

Jamie comes to HCR from the Governor's Office of Storm Recovery (GOSR) where he served as the Executive Director, overseeing and creating programs to disburse \$4.4 billion in disaster recovery funds allocated by the U.S. Department of Housing and Urban Development (HUD). GOSR assists homeowners, small businesses and entire communities in building back from damage caused by Hurricanes Sandy and Irene and Tropical Storm Lee, emphasizing the State's commitment to long-term resiliency and growth. Under his leadership, GOSR has grown to a full-time staff of 135, hundreds of contractors, and offices across the state.

Prior to being tapped to lead GOSR, Jamie was New York Director of the President's Hurricane Sandy Recovery and Rebuilding Task Force and a Senior Advisor to then-HUD Secretary Shaun Donovan.

Jamie was previously a Non-Resident Senior Fellow with the Brookings Institution Metropolitan Policy Program, working with cities including Buffalo and Detroit to identify and implement innovative economic development strategies. Until May 2012, he was a Senior Partner with BC Partners (BCP), a global private equity fund managing over \$17 billion across two funds. He joined BCP in May 2008 to establish the firm's first US office and subsequently built a team and directed over \$1 billion of direct investment in the US. Before BCP, Jamie was a Partner with One Equity Partners, JP Morgan's private equity fund, where he was one of the founding partners in 2001.

Jamie has served as the Chairman of the Board of Common Ground Communities, the country's largest developer and manager of supportive housing for the formerly homeless. In 2008 he co-founded Greater New York in an effort to prevent the economic crisis from destroying New York's most promising community organizations. He holds a law degree from Yale University and an undergraduate degree from Harvard University.

He is a born and raised New Yorker who resides in New York City with his wife and two daughters.

NEW YORK HOUSING CONFERENCE & NATIONAL HOUSING CONFERENCE

—HONOREES—

- 1974** Albert A. Walsh, Partner, Seward & Kissel
- 1975** Roger Starr, New York City Housing Administrator
- 1976** John G. Heimann, New York State Superintendent of Banks
- 1977** John W. Larsen, President, Bowery Savings Bank
Alfred S. Mills, New York Bank for Savings
- 1978** Reuben Glick, President, The Glick Organization
- 1979** Clara Fox, Executive Director, Settlement Housing Fund
Frances Levenson, Director of Urban Housing and Vice President, New York Bank for Savings
- 1980** Lee Goodwin, Commissioner, New York State Division of Housing and Community Renewal
- 1981** Alan Wiener, Chairman, American Property Financing, Inc.
- 1983** [JANUARY] Francis X. Coleman, Partner, Goldman Sachs & Co.
Alexander Naclerio, Director of Housing, HUD New York Office
- 1983** [DECEMBER] Senator Alfonse M. D'Amato (R-NY)
- 1984** Stanley Berman, Partner, Robinson Silverman Pearce Aronsohn & Berman LLP
Wallace L. Ford, II, President & CEO, State of New York Mortgage Agency
- 1985** Carol Lamberg, Executive Director, Settlement Housing Fund
Lance Wilson, President, New York City Housing Development Corporation
- 1987** [JANUARY] Congressman Charles Rangel (D-NY)
Father Donald Sakano, Director, Department of Neighborhood Housing, Catholic Charities Archdiocese of New York
- 1987** [DECEMBER] Alice Kornegay, Founder, Community Association of East Harlem Triangle, Inc.
Robert C. Rosenberg, President, Grenadier Realty Corp.
- 1988** Aston Glaves, Executive Director, Project FIND
Joel I. Pickett, President, Gotham Construction Corporation
- 1989** Congressman Bill Green (R-NY)
Congressman Charles E. Schumer (D-NY)
- 1990** Michael D. Lappin, President & CEO, The Community Preservation Corporation
Leah Schneider, Executive Director, Manhattan Valley Development Corporation
- 1991** Harry W. Albright, Jr., Of Counsel, Patterson, Belknap, Webb & Tyler
Raymond V. O'Brien, Jr., Chairman & CEO, Emigrant Savings Bank
Reverend M. Moran Weston, Ph.D., Chairman of the Board, Carver Federal Savings Bank
Fannie Mae
- 1992** Angelo J. Aponte, Commissioner, New York State Division of Housing and Community Renewal
Jerrold I. Hirschen, Partner, Hirschen & Singer
Robert O. Lehrman, President & CEO, Community Bankers Association of New York State
The Northwest Bronx Community and Clergy Coalition Non-Profit Network
- 1993** Felice L. Michetti, Commissioner, New York City Department of Housing Preservation and Development
Richard Parsons, Chairman & CEO, The Dime Savings Bank of New York, FSB
Jack Rudin, President, Rudin Management Company, Inc.
Lewis Rudin, Chairman, Rudin Management Company, Inc.
The Partnership for the Homeless
- 1994** Jerome Belson, Chairman, Jerome Belson Associates, Inc.
Charles J. Hamm, President & CEO, Independence Savings Bank
John G. Martinez, President & CEO, New York State Housing Finance Agency
Sybil Phillips
Mark A. Willis, President, Chase Community Development Corporation
- 1995** Michael Hegarty, Vice Chairman, Chemical Bank Corporation
Ana Pereira, Executive Director, Washington Heights-West Harlem-Inwood Mental Health Council
Stephen M. Ross, President & CEO, The Related Companies, L.P.
John M. Tsimbinos, Chairman & CEO, Roosevelt Savings Bank
- 1996** Daniel Brodsky, Partner, The Brodsky Organization
Atwood Collins III, President & CEO, The East New York Savings Bank
Frank Newman, Chairman & CEO, Bankers Trust Company
Henry Street Settlement House and Urban Family Life Center
New York City Housing Development Corporation
New York State Housing Finance Agency

1997 George L. Engelke, Jr., Chairman, President & CEO, Astoria Federal Savings and Loan Association
Irving R. Fischer, President & COO, Starrett Corporation
Kenneth J. Witkin, Managing Director of Commercial Real Estate Finance Group, Fleet Financial Group
Allen A.M.E. Church

1998 Pamela P. Flaherty, Senior Vice President, Citigroup
Honorable Edward I. Koch, former Mayor of the City of New York
Lawrence J. Toal, Chairman and CEO, The Dime Savings Bank of New York, FSB
Battery Park City Authority
West Side Federation for Senior Housing

1999 Ann F. Kaplan, Managing Director, Goldman Sachs & Co.
Elizabeth McCaul, New York State Superintendent of Banks
William A. McKenna, Jr., Chairman, President & CEO, Ridgewood Savings Bank
Edward Travaglianti, Chairman & CEO, EAB
Cypress Hills Local Development Corporation
New York City Partnership and Chamber of Commerce

2000 Joseph B. Lynch, Commissioner, New York State Division of Housing and Community Renewal
Jeffrey E. Levine, President, Levine Builders
New York Banking and Corporate Communities for the Rebirth of Parkchester under The Community Preservation Corporation sponsorship
George L. Engelke, Jr., Chairman, President & CEO, Astoria Federal Savings and Loan Association
Eugene R. McGrath, Chairman & CEO, Consolidated Edison Company of New York
Kenneth J. Witkin, Managing Director, FleetBoston Financial Corporation
Senator John J. Bonacic, Chairman, New York State Senate Housing, Construction and Community Development Committee
Assemblyman Vito J. Lopez, Chairman, New York State Assembly Housing Committee

2001 Community Development Financial Institution Banks
Carver Federal Savings Bank, President & CEO Deborah C. Wright
Community Capital Bank, President & CEO Charles F. Koehler
First American International Bank, President & CEO Alfonso Lau
New York National Bank, President & CEO Serafin U. Mariel
Alan H. Wiener, Chairman, American Property Financing, Inc.
Gabriel P. Caprio, President & CEO, Amalgamated Bank of New York
Lawrence J. Toal, Chairman, President & CEO, The Dime Savings Bank of New York, FSB
William E. Rapfogel, Executive Director, Metropolitan Council on Jewish Poverty
Stephen J. Hunt, President & CEO, New York State Housing Finance Agency

2002 Jeff T. Blau, President, The Related Companies, L.P.
The LeFrak Organization on its 100th Anniversary
Joseph L. Mancino, Chairman & CEO, The Roslyn Savings Bank
Robert J. Mueller, Senior Executive Vice President, The Bank of New York
Ridgewood-Bushwick Senior Citizens Council, Inc., Angela Battaglia, Executive Director

2003 Henry Elghanayan, Chairman & CEO, Rockrose Development Corporation
Joseph R. Ficalora, President & CEO, New York Community Bank
Donald H. Layton, Vice Chairman, JP Morgan Chase
Francine C. Justa, Ph.D., Executive Director, Neighborhood Housing Services of New York City
Federal Home Loan Bank of New York, Alfred DelliBovi, President & CEO
SEBCO Community Development, Inc., Father Louis Gigante, Executive Director

2004 John Zuccotti, Chairman, Brookfield Financial Properties
Washington Mutual, Donna M. Wilson, Northeast President of Community and External Affairs Division
Bank of America, Banc of America Securities, Phyllis R. Caldwell, President, Community Development Banking Group
Harold DeRienzo, President, Parodneck Foundation for Self-Help Housing and Community Development

2005 Judith Calogero, Commissioner, NYS Division of Housing and Community Renewal
Rosanne Haggerty, President, Common Ground Community HDFC, Inc.
Sydelle M. Knepper, President & CEO, SKA Marin
Carol Lamberg, Executive Director, Settlement Housing Fund, Inc.
Ronay Menschel, Chairman of the Board of Trustees, Phipps Houses
Joanne M. Minieri, Executive Vice President and COO, Forest City Ratner Companies
Denise Notice-Scott, Managing Director, Local Initiatives Support Corporation New York City
Amy Rose, Executive Vice President, Rose Associates, Inc.

2006 Richard Ravitch, Principal, Ravitch, Rice & Company
Emily Youssouf, President, New York City Housing Development Corporation
Amalgamated Bank, Derrick Cephas, President and Chief Executive Officer
United Neighborhood Houses of New York, Inc., Sidney Lapidus, Chairman

2007 The Richman Group Affordable Housing Corporation, Richard P. Richman, Chairman
Fordham Bedford Housing Corporation, John Reilly, Executive Director
Apollo Real Estate Advisors, L.P., James H. Simmons, III, Partner
Dominic Carter, Anchor, Inside City Hall, NY1 News
Mark Willis, Executive Vice President for Community Development, JPMorgan Chase

2008 New York City Housing Authority, Tino Hernandez, Chairman and Douglas Apple, General Manager
Peter Fine, Principal, Atlantic Development Group
Shaun Donovan, Commissioner, New York City Department of Housing Preservation and Development

2009 Clara Fox Award for Outstanding Achievement—Felice Michetti, Chairperson & CEO, Grenadier Realty Corp.
Adam Weinstein, President & CEO, Phipps Houses
BFC Partners, Donald Capoccia, Joseph Ferrara, Brandon Baron
Priscilla Almodovar, President & CEO, nyhomes
Deborah VanAmerongen, Commissioner, New York State Division of Housing and Community Renewal

2010 Clara Fox Award for Outstanding Achievement—William R. Frey, Executive Vice President and Eastern Region Executive, Enterprise Community Partners, Inc.
F.E.G.S. Health and Human Services System, Gail A. Magaliff, Chief Executive Officer, and Ira Machowsky, Executive Vice President
The Bluestone Organization, Eric Bluestone, Steven Bluestone, Ira Lichtiger, Sara Bluestone-Herbstman, Tom Potvin
Marc Jahr, President, New York City Housing Development Corporation
Special Recognition—Federal Home Loan Bank of New York, 20th Anniversary of its Affordable Housing Program

2011 Clara Fox Award for Outstanding Achievement—John L. Kelly, ESQ, Partner, Nixon Peabody, LLP
Fifth Avenue Committee, Inc., Michelle de la Uz, Executive Director
The Hudson Companies, Inc.; David Kramer, Principal; William Fowler, Co-Founder & Principal; Alan Bell, Co-Founder & Former Principal/Bell Urban LLC
Donna J. Gambrell, Director, US Dept. of Treasury's Community Development Financial Institutions (CDFI) Fund

2012 Empire Award for Leadership in Affordable Housing—J. Ronald Terwilliger
The Arker Companies, Sol Arker, Allan Arker, Alex Arker and Daniel Moritz
NeighborWorks® America Northeast Region, Deborah Boatright, Regional Director
The Mayor Michael R. Bloomberg Administration for the New Housing Marketplace Plan

2013 Clara Fox Award for Outstanding Achievement—Carol Lamberg, Executive Director, Settlement Housing Fund
Empire Award for Leadership in Affordable Housing—The Furman Center; Vicki L. Been, Director; Ingrid Gould Ellen, Co-Director
L+M Development Partners, Inc.; Ron Moelis, Chairman and CEO; Sandy Loewentheil, Vice Chairman
CAMBA / CAMBA Housing Ventures, Inc.; Joanne M. Oplustil, President and CEO
Teresa M. Bainton, Director New York Hub, US Department of Housing and Urban Development

2014 Clara Fox Award for Outstanding Achievement—Alfred A. DelliBovi
The MacQuesten Companies; Rella Fogliano, President
Asian Americans for Equality (AAFE); Christopher Kui, Executive Director
Darryl C. Towns, Commissioner/CEO, NYS Homes and Community Renewal

NEW YORK HOUSING CONFERENCE

NEW YORK HOUSING CONFERENCE

New York Housing Conference (NYHC) has a long history as New York's affordable housing advocate, since its inception in 1973. Today, we are continuing the tradition of supporting policies and budget priorities to foster the development and preservation of affordable housing across New York State. NYHC is reinvigorating its policy presence at city, state and federal level by expanding its advisory board, creating active communication and programs to engage stakeholders and implementing top policy priorities with primary focus on budget advocacy.

THE NEED

- Statewide, more than half of renters pay more than 30% of their income on housing and are rent-burdened according to federal standards.
- Median rent in New York City continues to grow faster than household income.
- New York City's vacancy rate is 3.45% percent – well below the 5% standard for “emergency” level.
- Federal disinvestment in public housing has caused cumulative capital needs of more than \$17B for NYCHA. Meanwhile, more than 374,000 families remain on the waitlists for public housing and rental assistance.
- More than 80,000 New Yorkers are homeless across the State.

THE MISSION

To advance City, State and Federal policies and funding to support the development and preservation of decent and affordable housing for all New Yorkers.

NYHC is a nonprofit affordable housing policy and advocacy organization. We support decent affordable housing for all New Yorkers. We analyze public policy, educate and convene stakeholders and raise public awareness regarding New York's need for affordable housing. We are a broad-based coalition comprised of a balanced mix of nonprofit and private developers, owners, managers, professionals, and funders of affordable housing.

POLICY PRIORITIES

- In consultation with our Advisory Board, NYHC establishes annual policy priorities for affordable housing regulatory and budgetary issues at the City, State and Federal levels. Our priorities guide our advocacy and education programming.

TOP 3 PRIORITIES FOR 2016

1. DEDICATE AT LEAST \$1 BILLION IN NYS SETTLEMENT FUNDS TO AFFORDABLE HOUSING

NYHC advocates for State lawmakers to direct at least \$1 billion in settlement funds available in the 2017 NY State budget to the preservation and development of affordable and public housing, including support to communities hardest hit by the foreclosure crisis, in a five-year housing plan. Funding allocations should prioritize the following: invest in Public Housing, (for NYCHA and also for upstate authorities to leverage RAD); create a new Senior Housing Plus Services Program; increase State Low-Income Housing Credit (SLIHC) expenditure; fund Foreclosure Prevention & Distressed Assets programs; and enact a state-wide Supportive Housing Agreement to reduce homelessness.

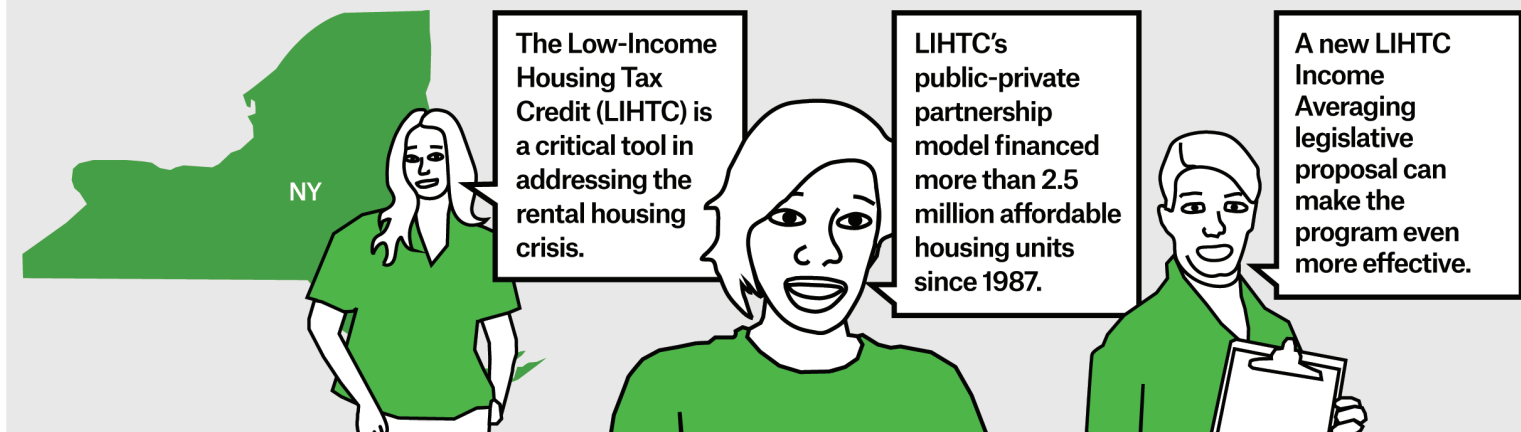
2. PRESERVE PUBLIC HOUSING

Echoing the concerns of public housing residents and joining the long-time advocates of public housing, NYHC champions State and City investment in public housing and calls for an increase in federal operating and capital funds for public housing.

Last year funding public housing was also one of NYHC's top priorities and NYCHA received \$100 million in State capital and \$100 million in City capital. We must ensure this funding is replicated until all public housing units are decent, safe and habitable for future generations of New Yorkers. Long-term investment in NYCHA is essential for the agency to catch up with their mounting backlog of infrastructure improvements. Funds should be dedicated to most pressing capital needs as determined by the physical needs assessment conducted by NYCHA which identifies roof replacement and mold remediation as most critical.

In addition, New York State should allocate capital funds to enable PHAs to apply for HUD's Rental Assistance Demonstration which leverages private capital. This gap funding is necessary to make RAD deals work in NY markets.

LIHTC Income Averaging



Current LIHTC Rules create housing for families at the very top of the eligible income range (54–60% AMI) unless paired with additional capital subsidies or rental assistance, which are needed to serve extremely low-income individuals like seniors and low-income working families.

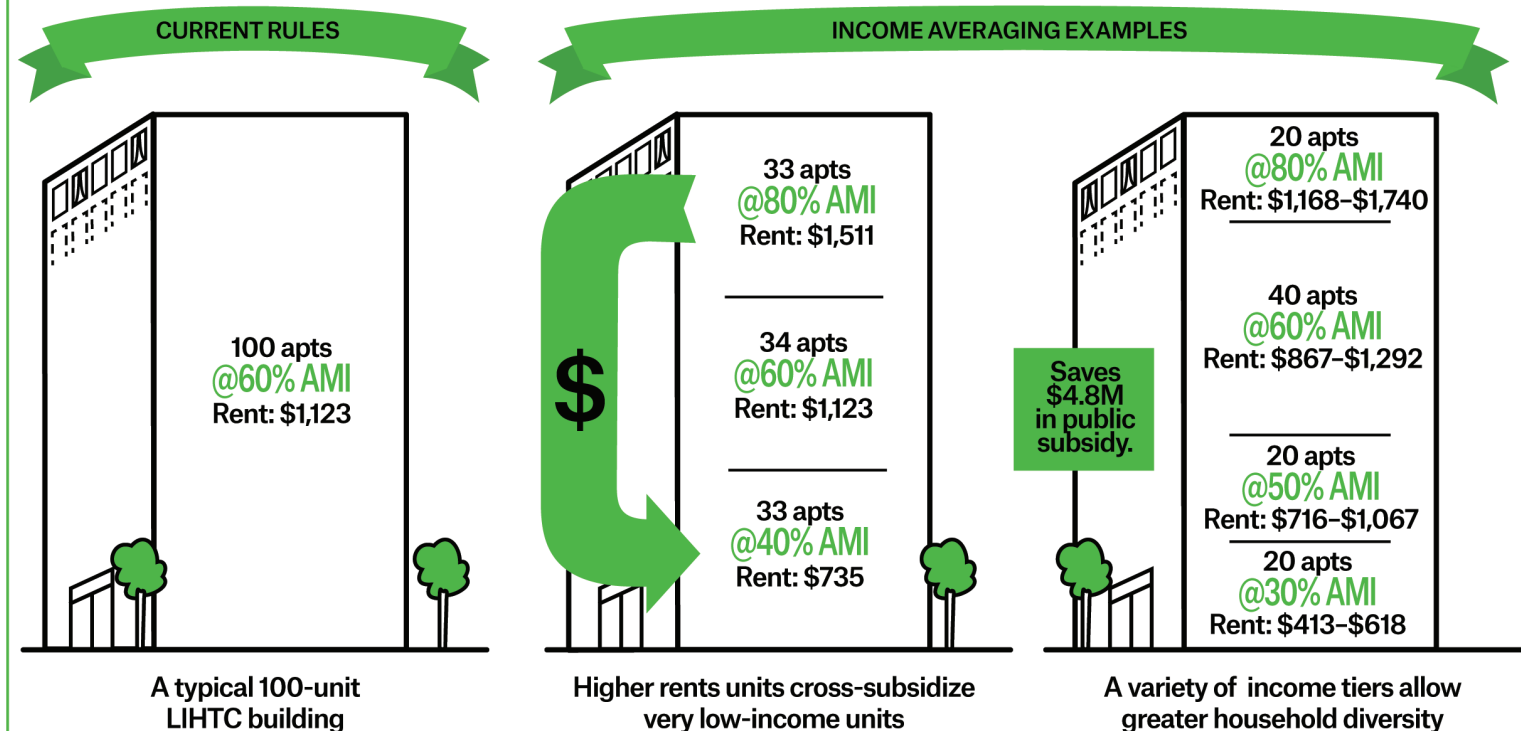
- Household Income Limit ≤ 60% AMI
- Discourages cross subsidization in high-cost markets
- Limits income diversity in affordable buildings

Proposed LIHTC Income Averaging Rules offer a cost-neutral solution to better serve households across the low-income spectrum in buildings with mixed incomes.

- Household Income Limit ≤ 80% AMI
- Average Household Income Limit ≤ 60% AMI (average income of all tax-credit units in building)
- Cross subsidization of rents allows deeper affordability
- Optional program component for markets that need it

How Income Averaging Will Work in New York

(in the same 100-unit building)



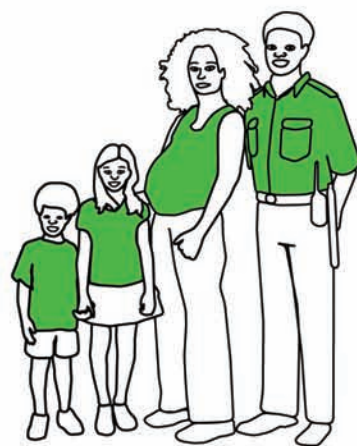
Note: 1st and 2nd bldgs show 2-bed rents. 3rd bldg shows range of rents for 0 to 3-bed units as per NYC finance programs.

Who would LIHTC Income Averaging Help?

1,500,000 Renter Households Are Rent-Burdened in New York State
(Paying more than 30% of income on housing)



Real New Yorkers Who Could Qualify With Income Averaging



A young family.
This married couple with two small children is expecting a baby. The husband is a full-time security guard earning \$12.50/hr. The mom stays at home to care for the children. Their application was rejected due to insufficient income.

Household income: \$25,000
27% AMI

Elderly couple.
The husband receives Social Security income and his wife continues to work as a home health aide. These seniors were rejected from a housing lottery because they couldn't afford minimum rent.

Household income: \$22,985
33% AMI

Disabled household.
The husband is mobility impaired and uses a wheelchair. He receives social security disability insurance. His wife is employed by a local medical lab. They earn just over the tax credit income limit so their application to an accessible affordable building was denied.

Household income: \$41,932
61% AMI

The Low Income Housing Tax Credit is a successful program with bipartisan support. Let's make it even more effective by enacting Congressional legislation for Income Averaging.

For more information:

Rachel Fee, Executive Director
New York Housing Conference, Inc.
rachel.fee@thenyhcn.org
646.923.8542



NEW YORK HOUSING CONFERENCE

-CONTINUED-

3. LIHTC INCOME AVERAGING

NYHC supports LIHTC Income Averaging, a federal legislative proposal for income diversity in the housing tax credit with potential benefits to affordable housing production in New York State and other high-cost markets. This policy proposal from the Obama administration will make it easier to build housing affordable to extremely low-income households by raising the LIHTC income limit from 60% of Area Median Income to 80% AMI and allowing cross subsidization of rents within buildings. In partnership with NHC, NYHC is helping to educate stakeholders and build a coalition to support federal legislation.

BUDGET ANALYSIS



NYHC provides detailed analysis of the state housing budget along with key information on city and federal budgeting developments throughout the year, keeping the affordable housing community informed of relevant policy changes and analysis of impact on affordable housing development and preservation in New York.

New York State Housing Programs	FY 2015 Enacted Budget	FY 2016 Governor's Proposed Budget	Change	FY 2016 Enacted Budget	Change from FY 2015 Enacted Budget
Access to Home (including all state-financed rehabs)	\$1,000,000	\$1,000,000	\$0	\$1,000,000	\$0
Affordable Housing Corporation	\$25,000,000	\$25,000,000	\$0	\$25,000,000	\$0
Homeless Housing Assistance/Rehabilitation	\$20,000,000	\$20,000,000	\$0	\$20,000,000	\$0
Homes for Working Families Program	\$10,000,000	\$10,000,000	\$0	\$10,000,000	\$0
Housing Opportunity Program for Elderly (RESTORE)	\$1,400,000	\$1,400,000	\$0	\$1,400,000	\$0
Low Income Housing Voucher Programs	\$400,000,000	\$400,000,000	\$0	\$400,000,000	\$0
Mid-Rise Program	\$4,000,000	\$4,000,000	\$0	\$4,000,000	\$0
Michael Lanza Rehabilitation Program	\$22,000,000	\$22,000,000	\$0	\$22,000,000	\$0
Neighborhood Preservation Program (NPP)	\$8,475,000	\$8,475,000	\$0	\$8,475,000	\$0
NYC Housing Authority Tenant PFD Program	\$142,000,000	\$142,000,000	\$0	\$142,000,000	\$0
Public Housing Modernization Program	\$6,400,000	\$6,400,000	\$0	\$6,400,000	\$0
Rural & Urban Communities Initiative Fund (RUCIF)	\$6,750,000	\$6,750,000	\$0	\$6,750,000	\$0
Rural Area Revitalization Program (RARP)	\$0	\$0	\$0	\$0	\$0
Rural Preservation Program (RPP)	\$3,500,000	\$3,500,000	\$0	\$3,500,000	\$0
Rural Rental Assistance Program (RRAP)	\$2,125,000	\$2,125,000	\$0	\$2,125,000	\$0
State Low Income Housing Credit Program	\$8,000,000	\$8,000,000	\$0	\$8,000,000	\$0
Urban Initiatives (UI)	\$0	\$0	\$0	\$0	\$0
Total	\$276,175,000	\$276,175,000	\$0	\$276,175,000	\$0

Budget Analysis Landing Page from www.theNYHC.org

ADVOCACY



NYHC engages the affordable housing community to collectively champion improved regulations and appropriate funding for housing programs. In addition to regular communication to City, State and Federal lawmakers on the importance of increased resources to combat New York's affordable housing crisis, in 2015, NYHC also led targeted campaigns and communication initiatives as follows:

FAIR SHARE FOR HOUSING COALITION

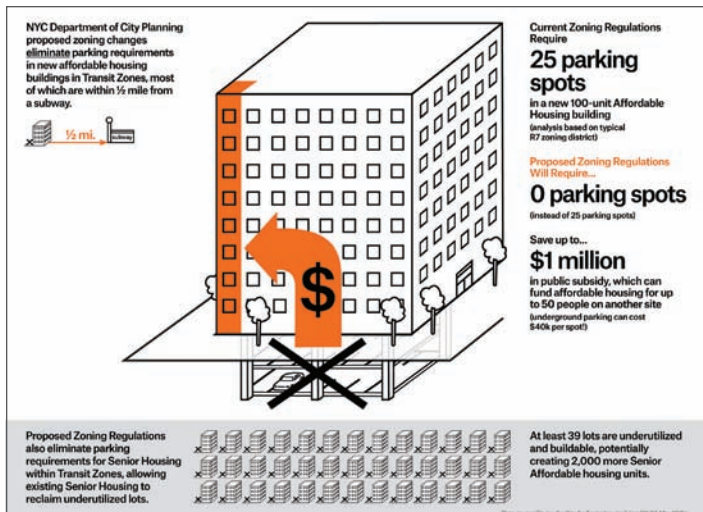
After producing well publicized analysis of housing-related bank settlements in the State Budget, NYHC launched the Fair Share for Housing Coalition, to urge the Governor and members of the State Legislature to address New York's affordable housing crisis and aid housing recovery by directing \$1 billion of bank settlement funds to housing. In about two weeks, more than 100 organizations joined our call for housing-related bank settlements to be invested in programs creating affordable housing opportunities and helping homeowners impacted by the foreclosure crisis. NYHC will continue lead efforts to direct bank settlement funds in the State budget to affordable housing in 2016.

LIHTC INCOME AVERAGING

NYHC & NHC launched LIHTC Income Averaging, an infographic explaining the federal legislative proposal for income diversity in the housing tax credit and the potential benefits to affordable housing production in New York State. With support from New York Community Trust, we are expanding our education and outreach efforts to other high-cost markets and national housing organizations.

LESS PARKING = MORE AFFORDABLE HOUSING

NYHC produced an infographic on the benefits of reduced parking requirements for affordable and senior housing production. This communication tool attracted media attention and was disseminated to a wide range of stakeholders interacting with Community Boards and City Council Members to support NYC zoning regulation changes which will make it easier to site and build affordable housing.



NYHC analyzed benefits of reduced parking requirements for affordable and senior housing and then coordinated outreach to educate community boards.

NEW YORK HOUSING CONFERENCE

—CONTINUED—

YOUNG LEADERSHIP COUNCIL

New York Housing Conference's Young Leadership Council (YLC) is a professional organization for emerging leaders working in the affordable housing community in New York. Through networking, education, advocacy and volunteer opportunities, the YLC allows young housing professionals to meet key people, to gain experience and to get involved with issues impacting our industry. The YLC's programming helps connect and foster the next generation of talented leaders to ensure affordable housing in New York remains strong and vital for the future. Join at: www.thenyh.org/ylc



Newburgh Land Bank Tour



Spring Networking Event



Screening of The Homestretch—Youth Homelessness Documentary



YLC Summer Seminar Series: RAD Focus

EVENTS



NY Congressional Delegation Meeting on Housing Priorities



NY Congressional Delegation Meeting on Housing Priorities



Brooklyn Affordable Housing Forum Focused on Community Planning



Bronx Affordable Housing Forum Focused on Mixed-Income Housing and Sustainability



Affordable Housing Community Welcome Reception for NYS HCR Commissioner James S. Rubin



Fair Housing Forum

NEW YORK HOUSING CONFERENCE

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Our commitment is to your communities.

JPMorgan Chase & Co. is proud of its strong history of community investment and financing that creates and preserves affordable housing, strengthens neighborhoods, and provides sustainable benefits to residents and businesses in the New York community. We congratulate and applaud the 2015 New York Housing Conference & National Housing Conference honorees on their outstanding work.

For more information on JPMorgan Chase & Co commitment to our communities visit chase.com/cdb or contact:

Priscilla Almodovar
(212) 270-3100
priscilla.almodovar@chase.com

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(212) 270-2943
david.ny.walsh@chase.com

JPMORGAN CHASE & CO.



NATIONAL HOUSING CONFERENCE



Formed in 1931, the nonprofit National Housing Conference is dedicated to helping ensure safe, decent and affordable housing for all in America. Through nonpartisan advocacy, research and communications for the continuum of housing, NHC develops ideas, resources and policy solutions to move housing forward.

We work as a convener, resource and thought leader in three areas: policy, research and communications. We partner with our diverse membership to impact policy, discover promising practices and pressing issues in the field and provide communications and networking resources to increase the capacity of the community.

POLICY AND ADVOCACY

Our approach and our unique history set our policy and advocacy work apart. NHC's mix of public and private sector members allows us to call for the right policy actions for a given challenge. We can evaluate policy options objectively, and policymakers hear our voice from that objective position. And NHC is the country's oldest housing organization, which lends weight to our voice, whether we are convening stakeholders to focus on an emerging housing challenge or advising policymakers on affordable housing.

NHC advocates for policies and legislation focused on meeting the full range of housing concerns, working to advance federal housing policies to assist low- and moderate-income families; strengthen the nation's housing finance system; encourage foreclosure recovery and neighborhood stabilization; advocate for federal resources for housing through joint and independent comment letters, testimony, task forces, working groups and coalitions; and improve the coordination of housing, transportation and energy policy.

RESEARCH

NHC's Center for Housing Policy connects research directly to practitioners to impact housing policy, brings federal perspective to local, regional and state affordable housing policy issues and examines a broad set of housing policies. Originally created by NHC as a separate research affiliate in the 1990s, the Center became an official program of NHC in 2013. Our work increases awareness of housing needs and identifies effective and promising policy solutions to housing challenges. We aim to connect research directly to practitioners to impact housing policy and to bring federal perspective to local, regional and state affordable housing policy issues.

NHC's research agenda is organized around housing affordability, housing intersections, inclusive communities and housing demand.

COMMUNICATIONS

Through our housing communications program, NHC builds a national network of housing communicators, discovers and disseminates best practices in message development and communications and promotes new ways of thinking about the role of communications in housing work. Our communications agenda includes values-based messaging, building support for affordable housing and monitoring public opinion about housing and related issues.

WEBINARS AND EVENTS



Each year, NHC hosts numerous webinars and in-person convenings, forums and symposia that address the nation's housing challenges and introduce the innovative solutions being implemented across the country. In April,

NHC will host Solutions for Housing Communications in New York, N.Y., to connect affordable housing developers, advocates, funders and government officials for panels, workshops and round-table discussions on challenges and opportunities in community acceptance. Together we'll learn, discover best practices for countering community opposition and explore creative new approaches to meeting this perennial challenge. To learn more about our Solutions convenings visit www.nhc.org/solutions.

JOIN NHC TODAY!

NHC members work together to identify and advocate for shared values, providing a powerful, nonpartisan and unbiased voice for affordable housing. From the main streets to the state capitols to the halls of Congress, we provide the objective facts that show how housing matters and advocate effectively for stronger housing policies and increased housing funding.

Visit www.nhc.org for more information, call Membership Services at (202) 466-2121 x223 or email Marice Fernando at mfernando@nhc.org.

LEADERSHIP CIRCLE



For more than 80 years, the housing community has recognized in NHC the value of raising a united and nonpartisan voice in support of affordable housing for all. Help lead this broad coalition alongside many of the nation's top housing organizations and individuals as part of NHC's Leadership Circle. Leadership Circle members are invited to participate in special events throughout the year and receive premier seating at the annual NHC Gala.

YOUNG LEADERS IN AFFORDABLE HOUSING



Through the Young Leaders in Affordable Housing, NHC provides opportunities for young professionals and students under the age of 35 to gain professional and leadership opportunities in the affordable housing field. Membership benefits include networking opportunities, mentorships and discounted attendance at NHC events.

NATIONAL HOUSING CONFERENCE

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**Congratulations to this year's awardees
on your well deserved recognitions.**

CLARA FOX AWARD FOR OUTSTANDING ACHIEVEMENT
Carl Weisbrod
NYC Department of City Planning

NONPROFITS OF THE YEAR
Community League of the Heights
and West Harlem Group Assistance, Inc.

PRIVATE DEVELOPER OF THE YEAR
Artimus Construction

PUBLIC SERVICE AWARD
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the **knowledge and experience** to do it



SKA Marin congratulates the outstanding honorees
of the 42nd Annual Awards of the New York Housing
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Best wishes to our friends and colleagues for their
dedication, commitment and creativity.

Carl Weisbrod, Clara Fox Award for Outstanding Achievement

Richard Froelich, Public Service Award

Community League of The Heights, Non Profit of the Year

West Harlem Group Assistance, Non Profit of the Year

Artimus Construction, Private Developer of the Year



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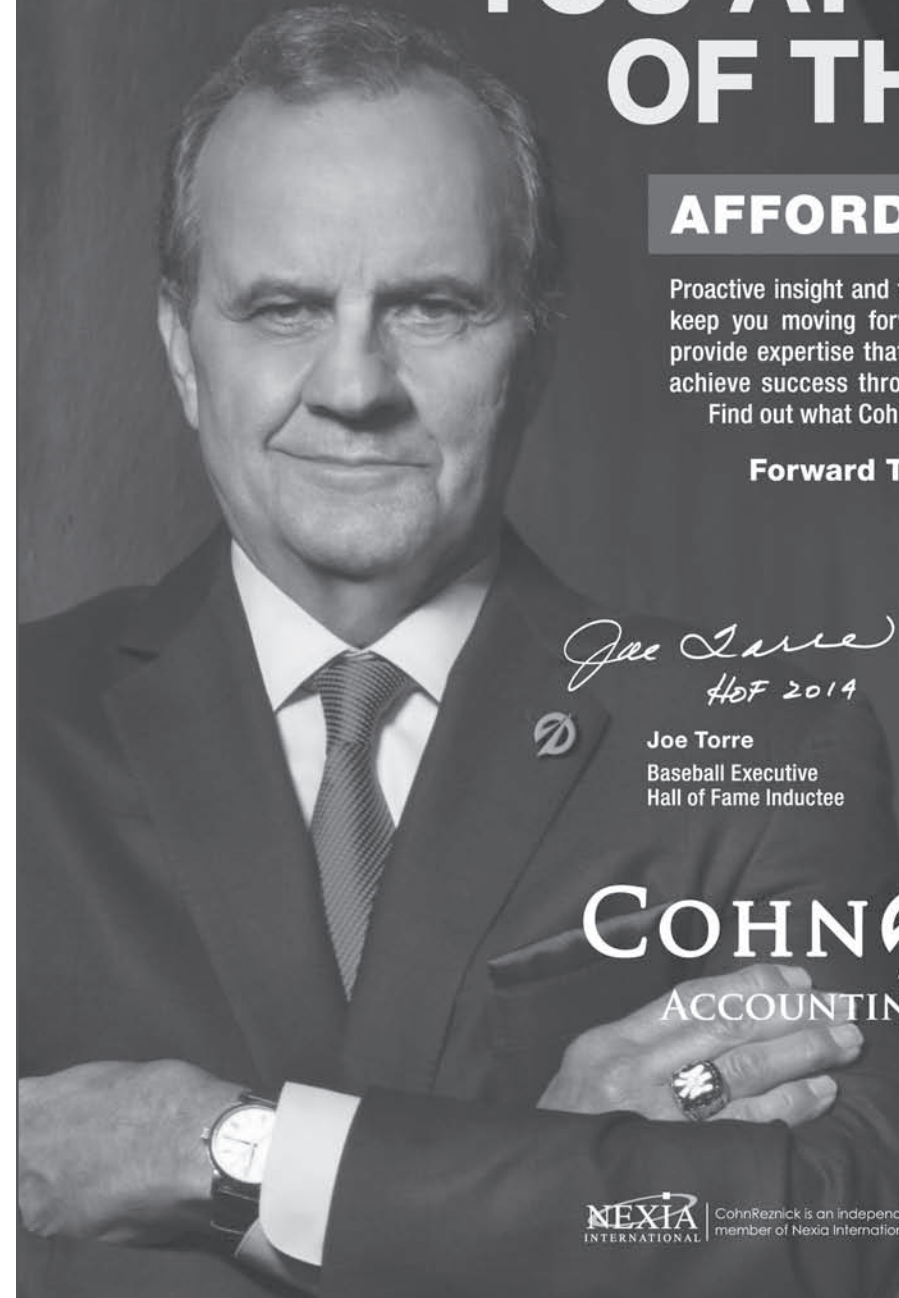
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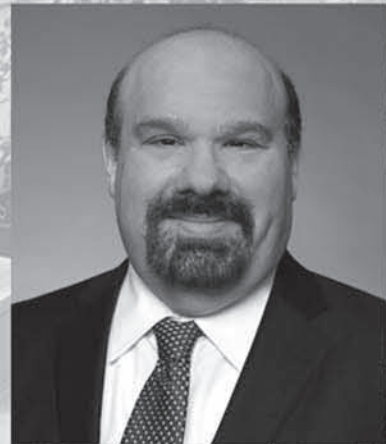
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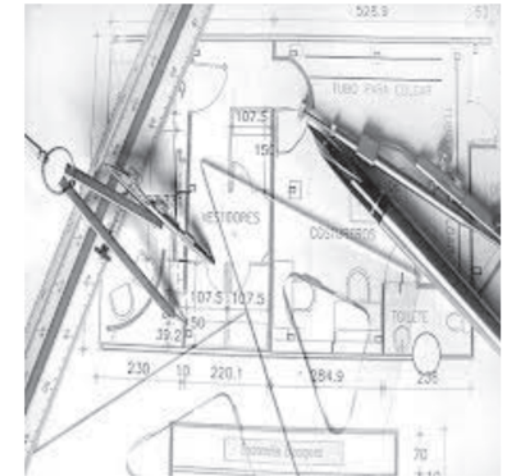
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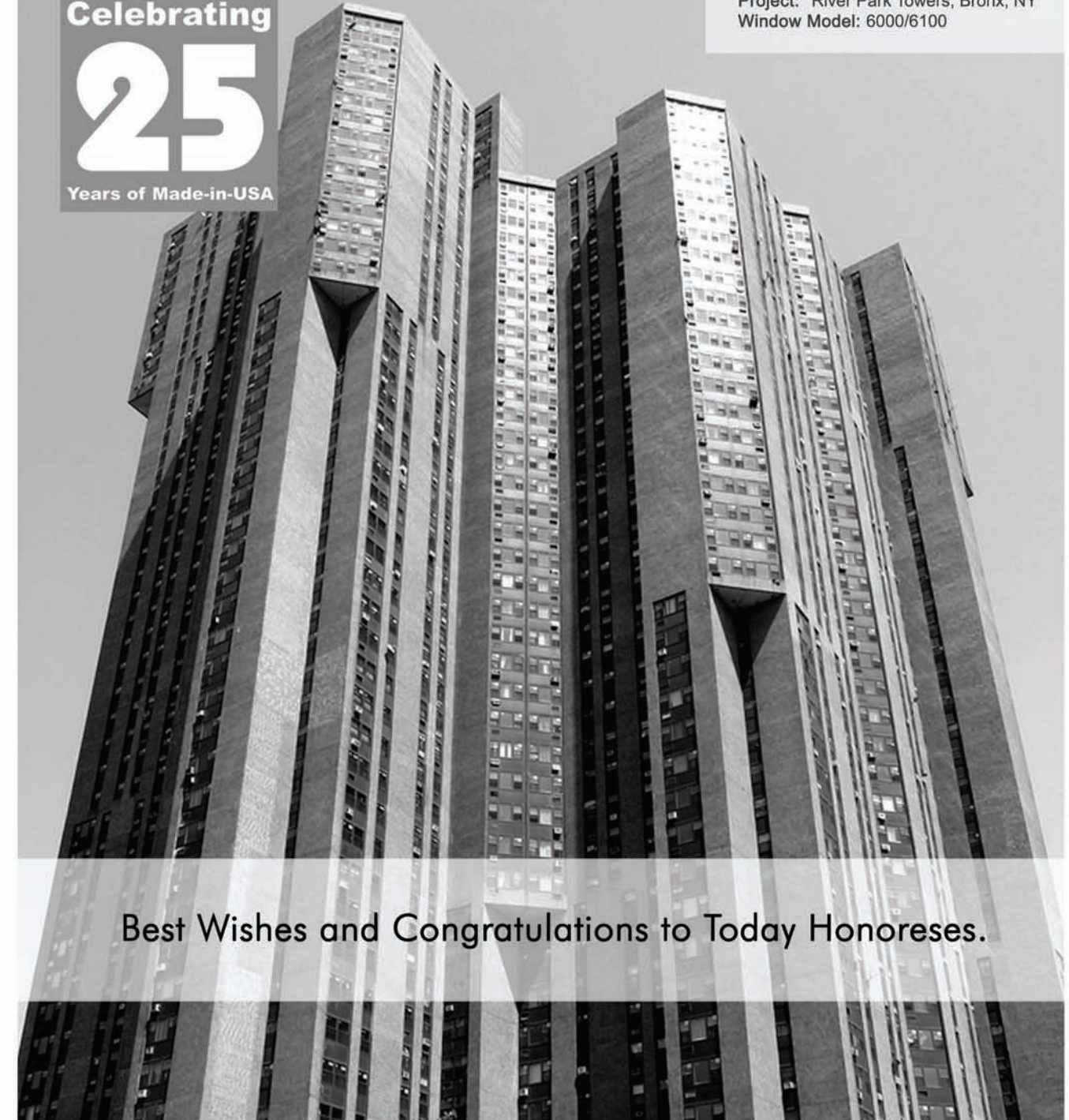
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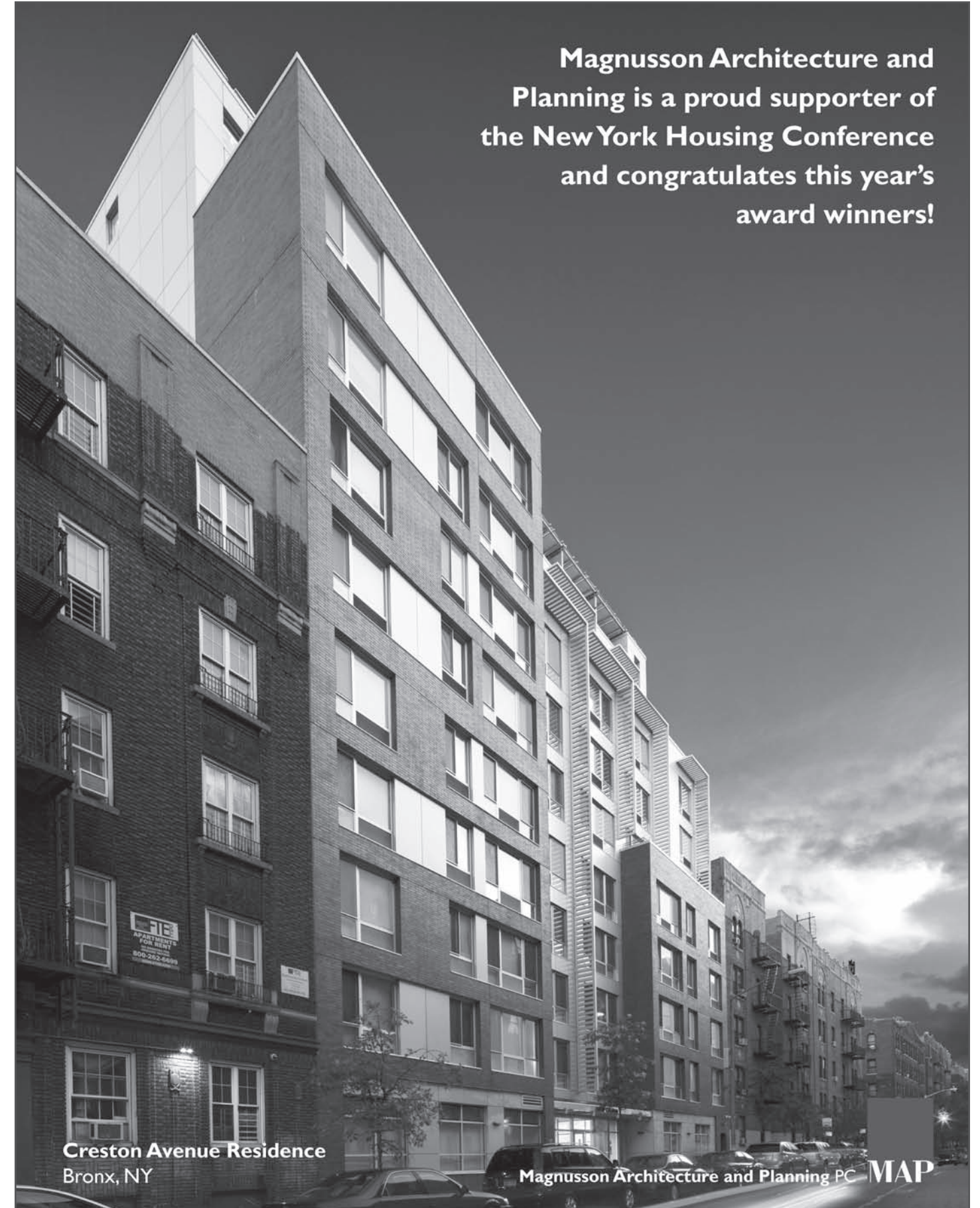
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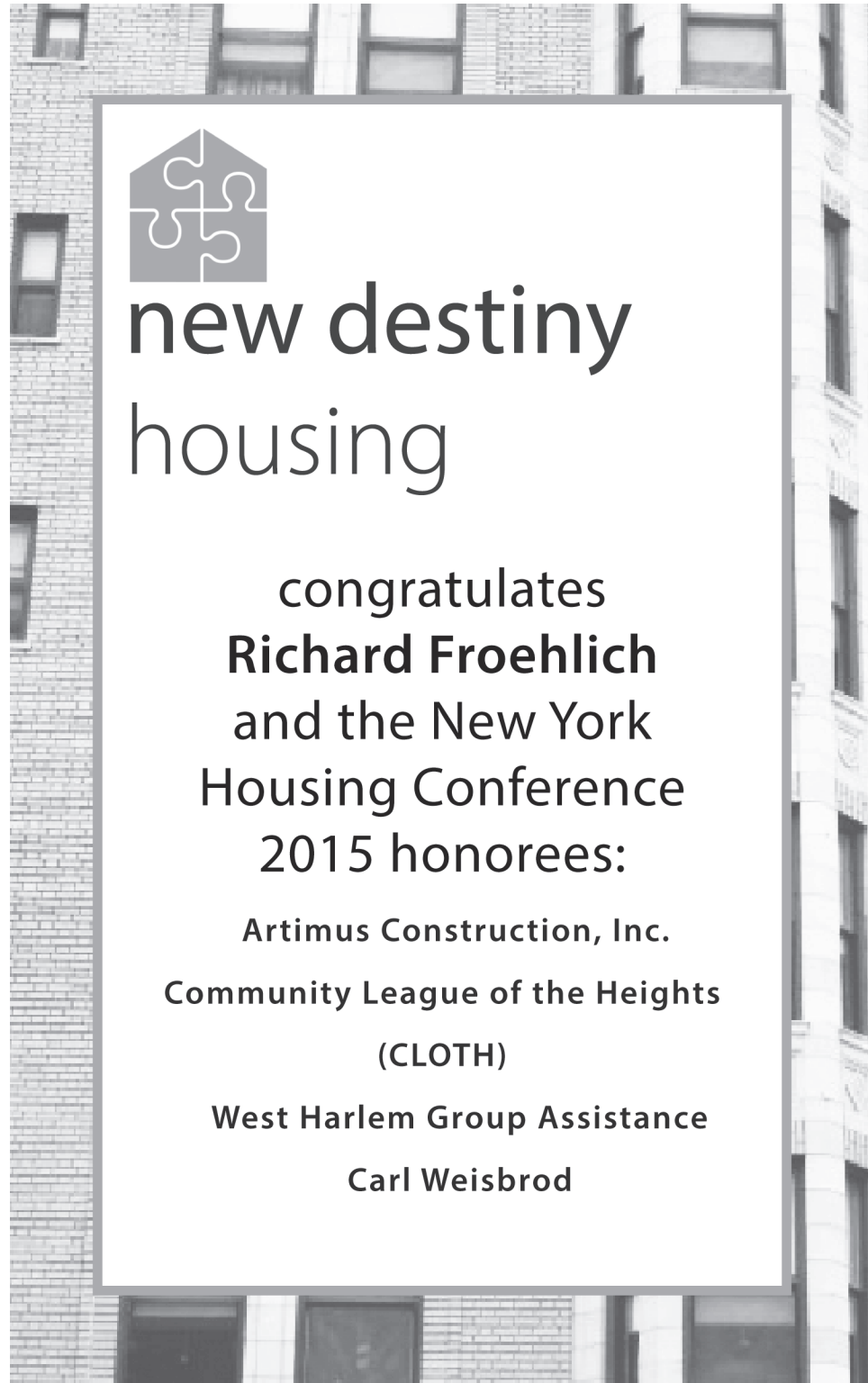
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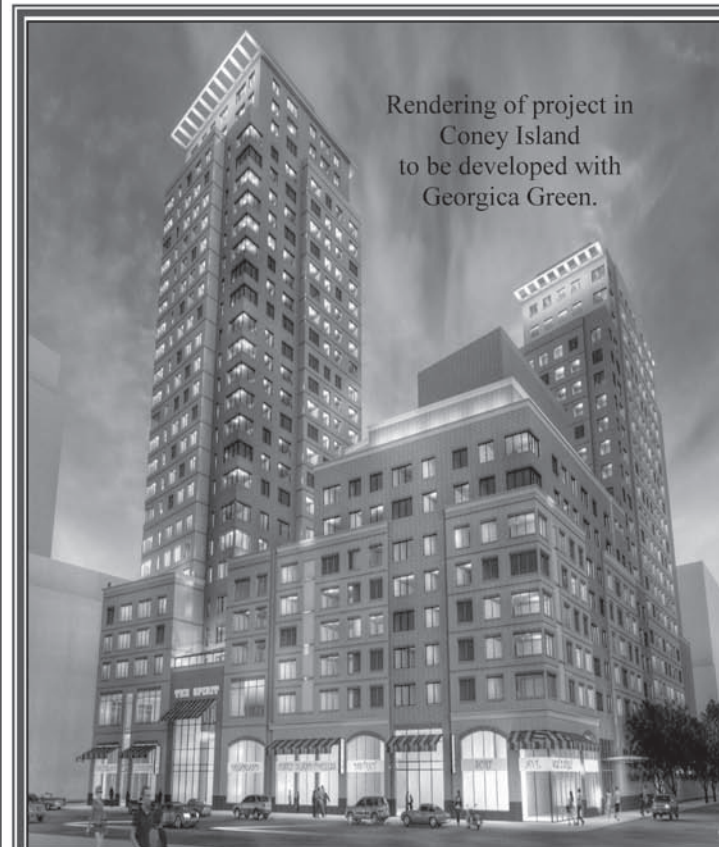
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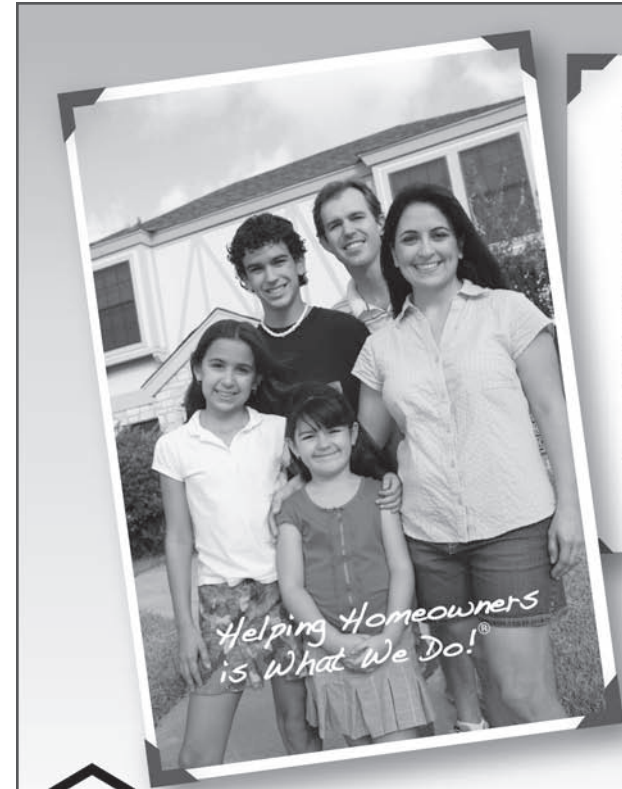


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POLICY PROGRAM

REGISTRATION AND COFFEE BEGIN AT 8:30 AM

MORNING PLENARY: 9:00 AM – 9:50 AM

MORE THAN AFFORDABLE HOUSING

Public and private sector experts discuss the transformative impact affordable housing has on communities in terms of economic development, job creation and combining on-site services such as healthcare, education, arts and more to meet community needs.

MODERATOR Sydelle Knepper, SKA Marin

PANELISTS Vicki Been, NYC Department of Housing Preservation & Development
Maria Torres-Springer, NYC Economic Development Corporation
Sam Marks, LISC NYC
Dave Walsh, JPMorgan Chase

LOCATION GRAMERCY WEST

SYMPOSIUM SESSION I: 10:00 AM – 10:50 AM

SYMPOSIUM 1: NYC & NYS Housing Finance Programs

What's working, what are the challenges and what's new?

MODERATOR Joan Tally, Morgan Stanley

PANELISTS Bret Garwood, NYS Housing & Community Renewal
Eric Enderlin, NYC Department of Housing Preservation & Development
Dan Moritz, The Arker Companies
Frank Lang, St Nicks Alliance

LOCATION GRAMERCY EAST

SYMPOSIUM 2: Homeless Problem and Housing Solutions

Panelists discuss current homeless crisis and housing strategies.

MODERATOR Todd Gomez, Bank of America Merrill Lynch

PANELISTS Steve Banks, HRA (invited)
Laura Mascuch, SHNNY
Christine Quinn, WIN
Alexa Sewell, Settlement Housing Fund

LOCATION MURRAY HILL WEST

SYMPOSIUM 3: Federal Update

Outlook for budget appropriations, federal housing policy issues and state of the tax credit market.

MODERATOR John Kelly, Nixon Peabody

PANELISTS Bob Moss, CohnResnick
Ethan Handelman, National Housing Conference
Patricia Sampson, American Express
David Mayseless, Wells Fargo

LOCATION MURRAY HILL EAST

SYMPOSIUM SESSION II: 11:00 AM – 11:50 AM

SYMPOSIUM 4: Preserving Public Housing

Policy makers discuss opportunities and challenges to achieving capital improvements (50/50 developments, RAD) and improving property management in public housing.

MODERATOR Marc Jahr, Community Development Futures

PANELISTS Shola Olatoye, New York City Housing Authority
The Honorable Ritchie Torres, New York City Council
Victor Bach, Community Service Society
Holly Leicht, US Department of Housing & Urban Development

LOCATION GRAMERCY EAST

SYMPOSIUM 5: Making Zoning Work for Affordable Housing

Discussion of NYC Department of City Planning's current proposal for Mandatory Inclusionary Zoning and Zoning for Quality and Affordability.

MODERATOR Mark Willis, NYU Furman Center for Real Estate and Urban Planning

PANELISTS Howard Slatkin, NYC Department of City Planning
Daniel Hernandez, NYC Department of Housing Preservation & Development
Michelle de la Uz, Fifth Avenue Committee
Kirk Goodrich, Monadnock

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SYMPOSIUM 6: Bond Financing and Debt Markets

Panelists discuss state of bond financing and debt markets with focus on private placements, "tax exempt back to back loan" structure, LCs, interest rate environment and tax exempt vs conventional debt.

MODERATOR Alan Jaffe, JPMorgan Chase

PANELISTS Marian Zucker, NYS Homes & Community Renewal
Gary Rodney, NYC Housing Development Corporation
Richard Gerwitz, Citibank
Daron Tubian, Bank of America Merrill Lynch

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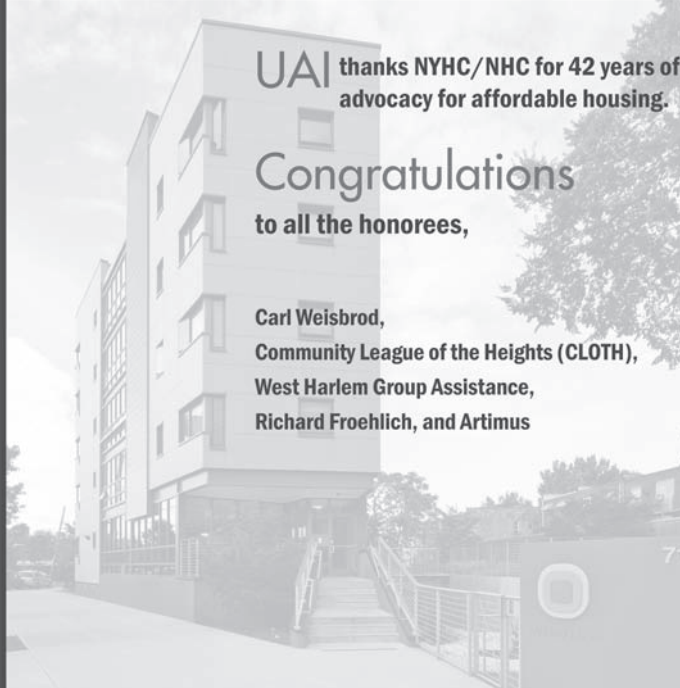
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