

# THE HFA INSTITUTE 2025

## Building for the Twenty-First Century



National Council of  
State Housing Agencies



**MRBs and  
Other Federal  
Homeownership  
Programs**  
JANUARY 15 – 17



**Housing Credit**  
JANUARY 14 – 16



**Section 8 and  
Other Federally  
Assisted  
Multifamily  
Housing**  
JANUARY 15 – 17



**HOME and  
Housing Trust  
Fund**  
JANUARY 12 – 14



## **DISCUSSION LEADER**

### **CLAUDIA O'GRADY**

Vice President, Multifamily Finance and Development | Utah Housing Corporation

## **SPEAKERS**

### **ALISON DUNCAN**

Loan Officer | Housing Assistance Council

### **LAURIE SCHOEMAN**

Climate and Housing Advisor | Biden-Harris Administration

### **LAUREN WESTMORELAND**

Vice President, Energy and Sustainability | Stewards of Affordable Housing for the Future

# SAHF by the Numbers



**230,000+**

People Served by SAHF Members



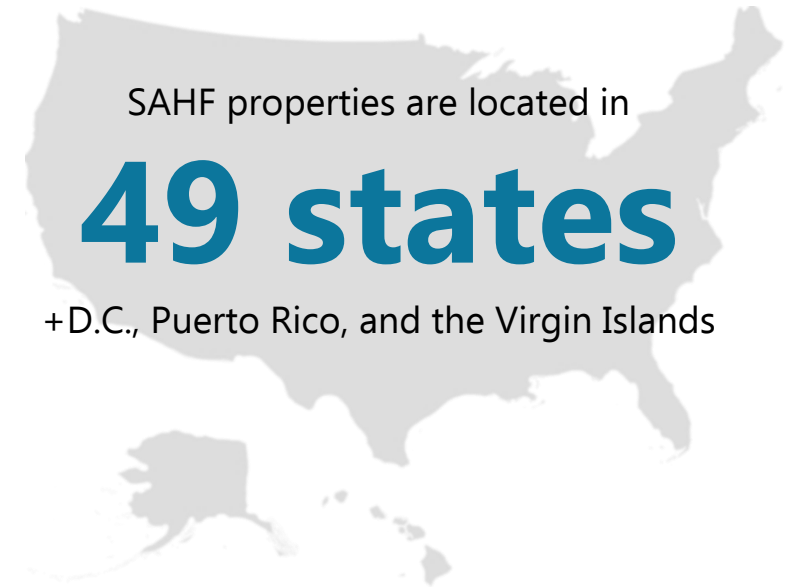
**12**

Non-Profit  
Housing Providers



**149,000+**

Rental Homes for Families, Seniors,  
and Special Needs Populations



**1,950**

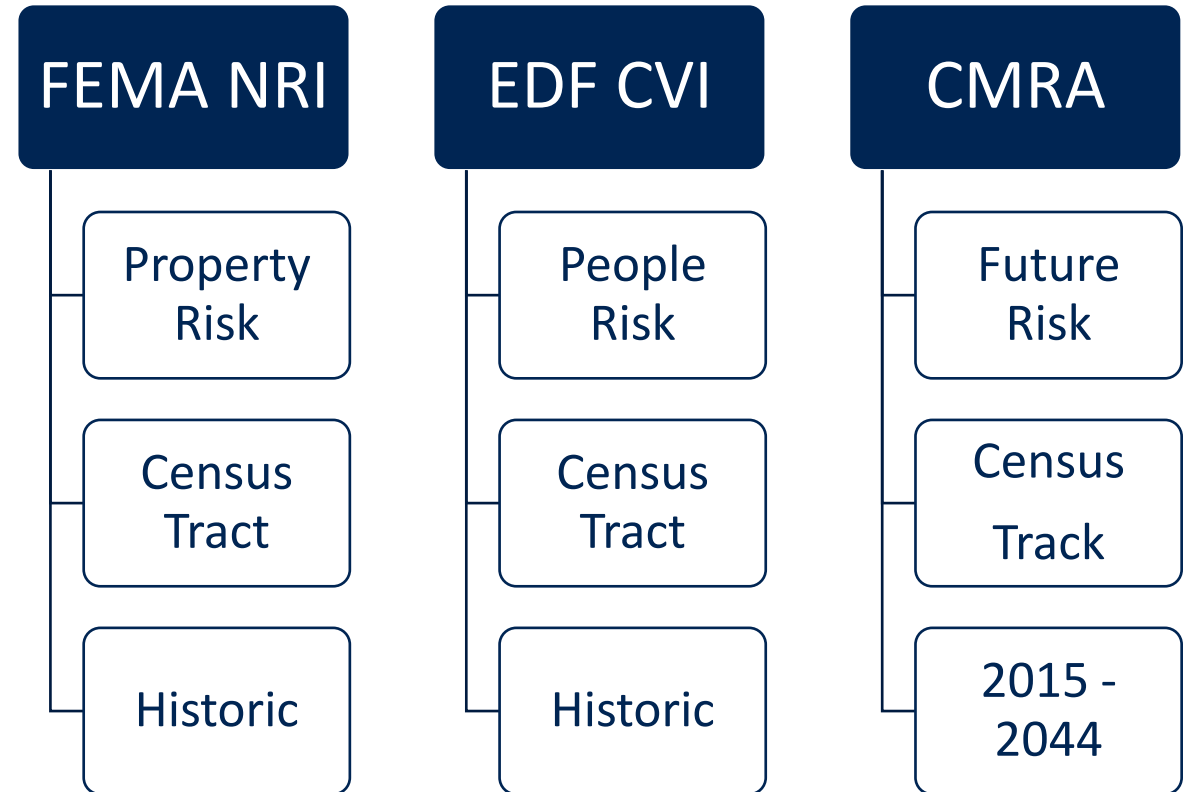
Multifamily Properties  
Across the U.S.

# The Tools

1. Free (accessible to broader public)
2. Transparency (data available)
3. Backed by large, “trusted” institutions/agencies
4. Location-specific as possible

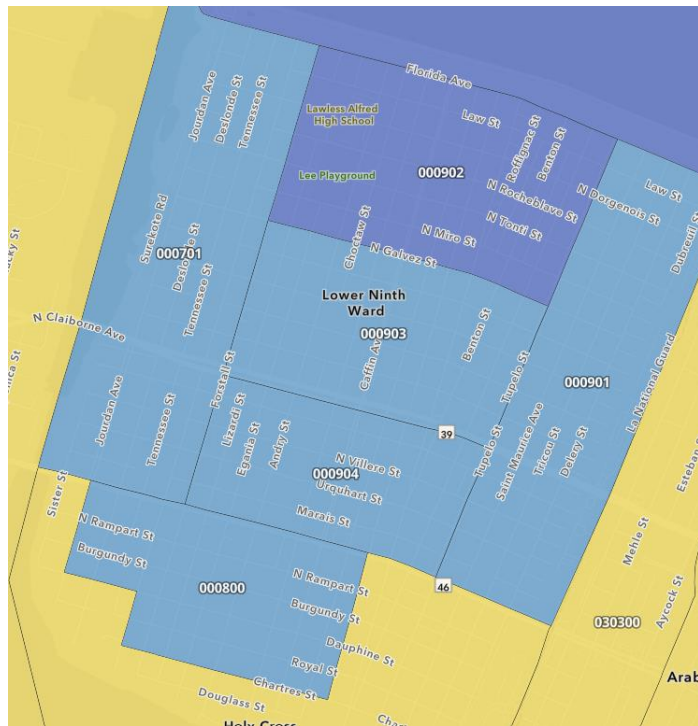
## Result:

- FEMA National Risk Index (NRI)
- Environmental Defense Fund’s Climate Vulnerability Index (CVI)
- NOAA’s Climate Mapping for Resilience and Adaptation (CMRA)



# Tools: All useful, but not neutral

## FEMA National Risk Index



**Legend**

**Risk Index**

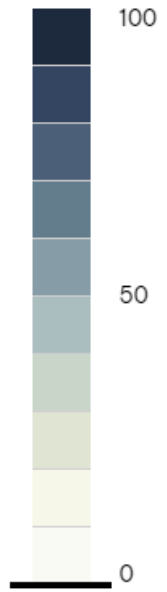
- Very High
- Relatively High
- Relatively Moderate
- Relatively Low
- Very Low
- No Rating
- Not Applicable
- Insufficient Data

**Expected Annual Loss**  
**× Social Vulnerability**  
**÷ Community Resilience**  
**= Risk Index**

## EDF Climate Vulnerability Index



**National Vulnerability Percentile**

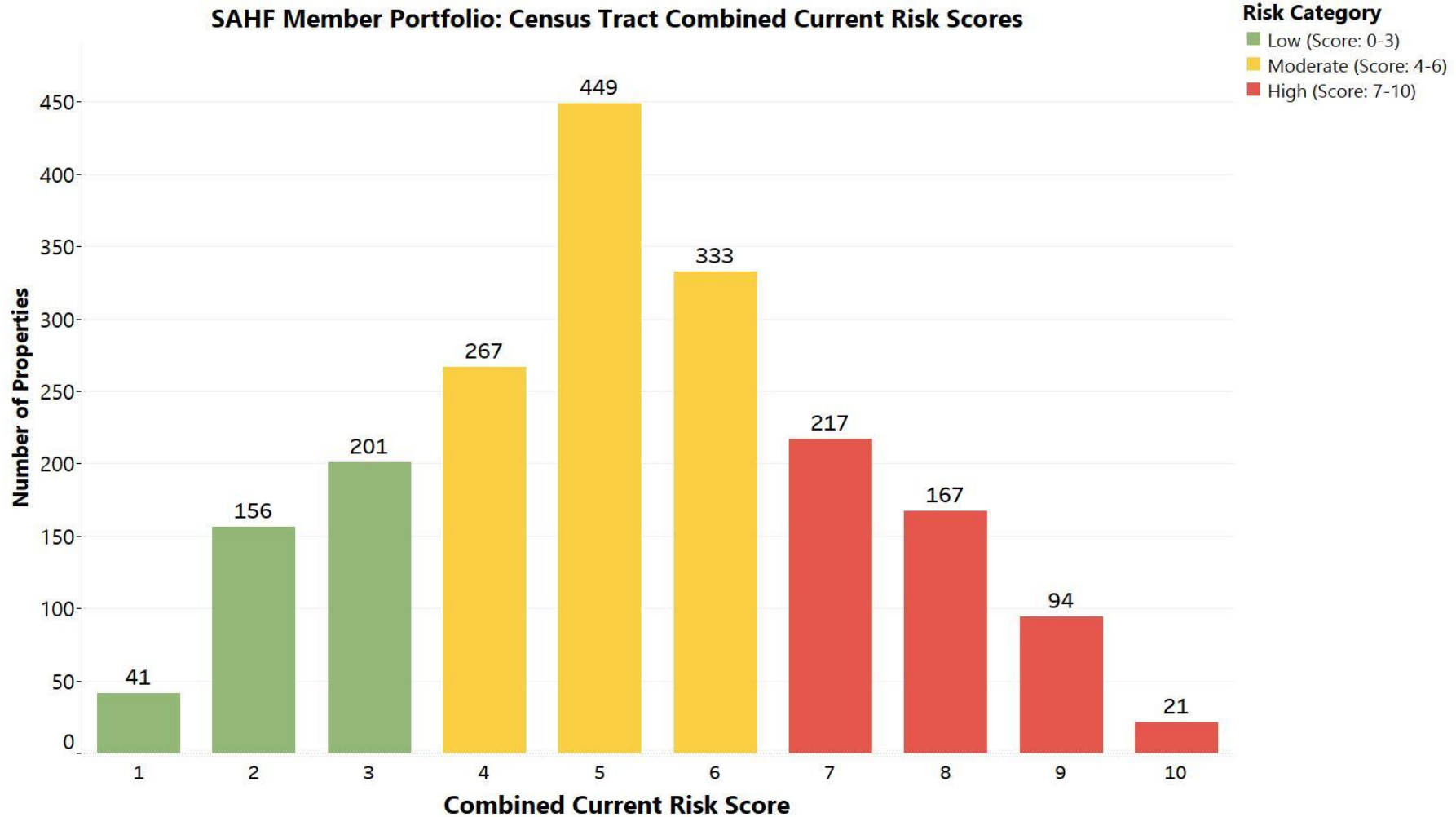


100

50

0

# SAHF Member Portfolio



### SAHF Member Portfolio: CVI vs. NRI Score Components by Census Tract



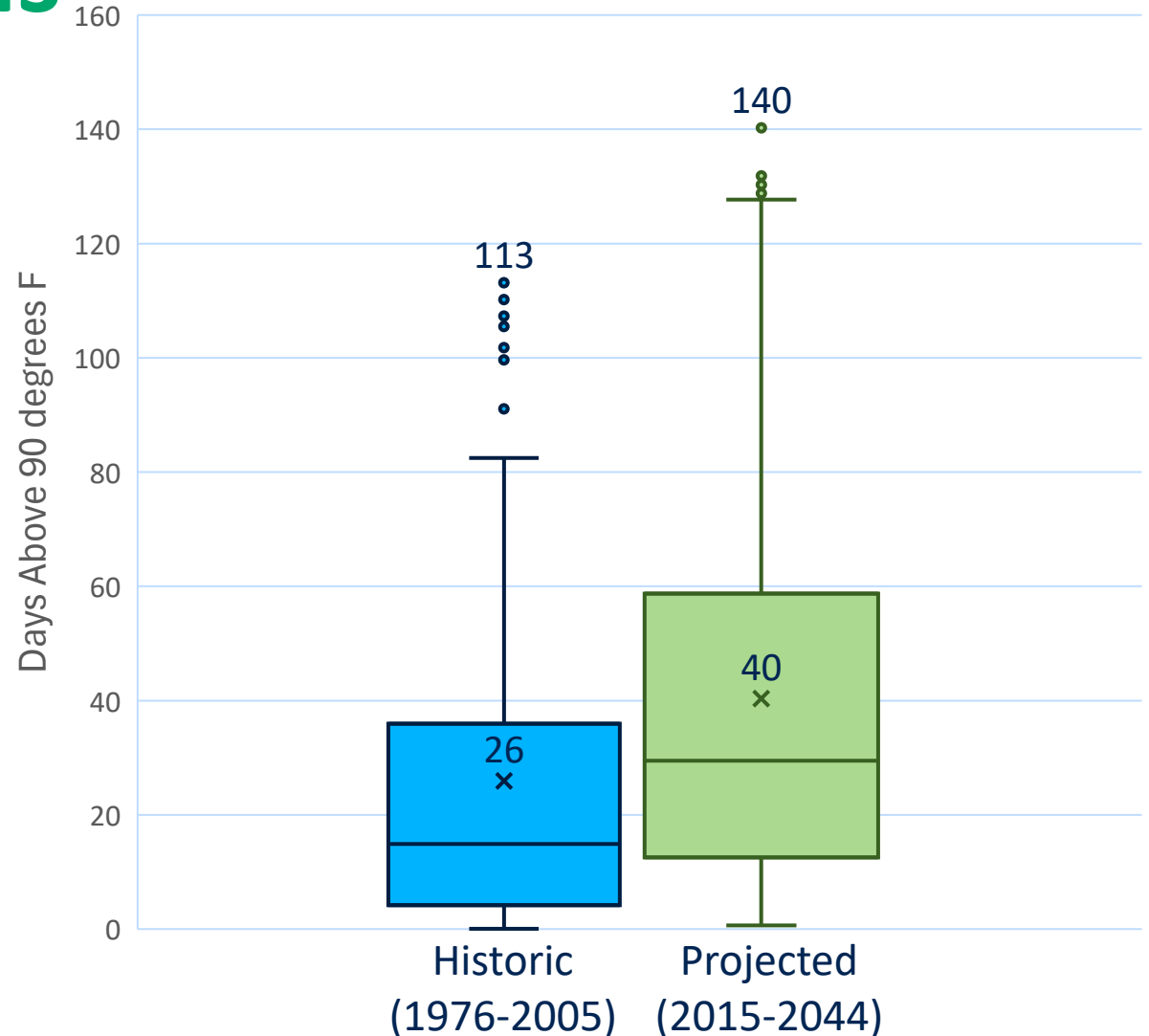
# Climate Risk Projections

CMRA does not provide risk score, but key indicators for five risks:

- **Extreme heat**
- Drought
- Wildfire
- Flooding
- Coastal Inundation

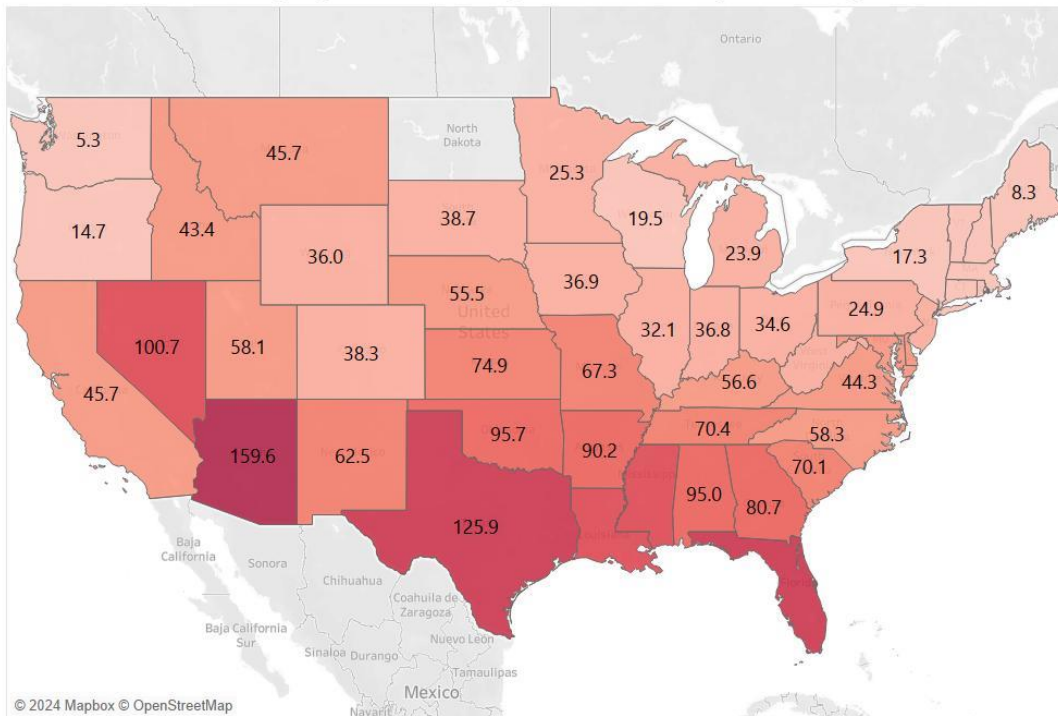
Extreme heat is a growing concern and a growing risk. More federal and state resources, guidance, etc. are being developed.

- Decarbonization is a solution to help with both mitigating and adapting.

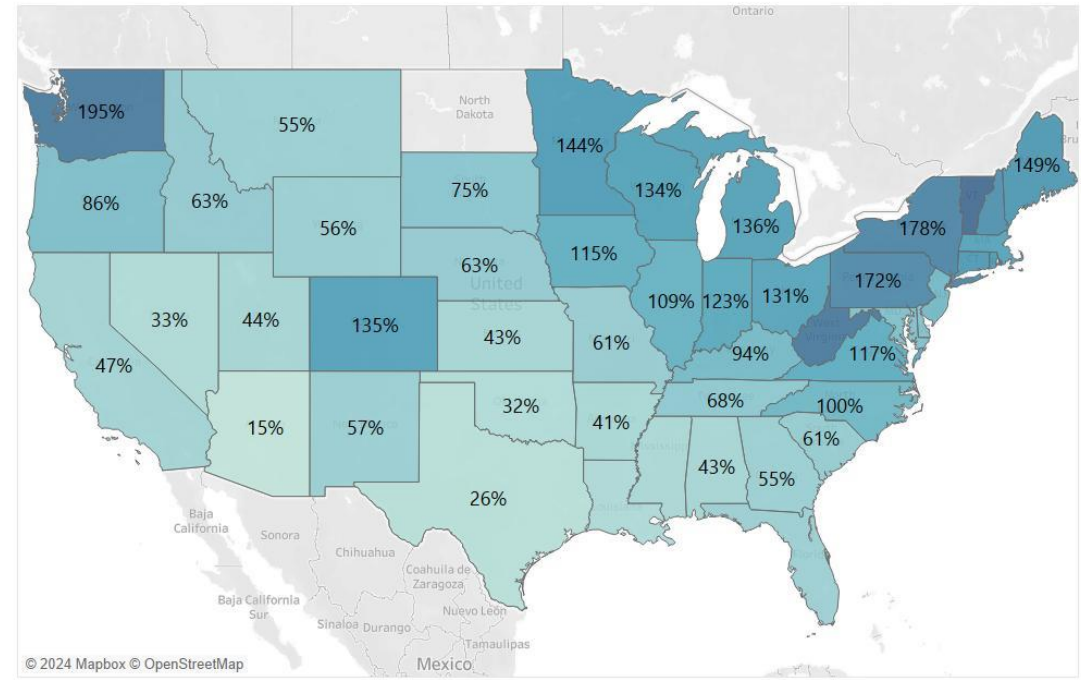


# Different Regions: Different Change

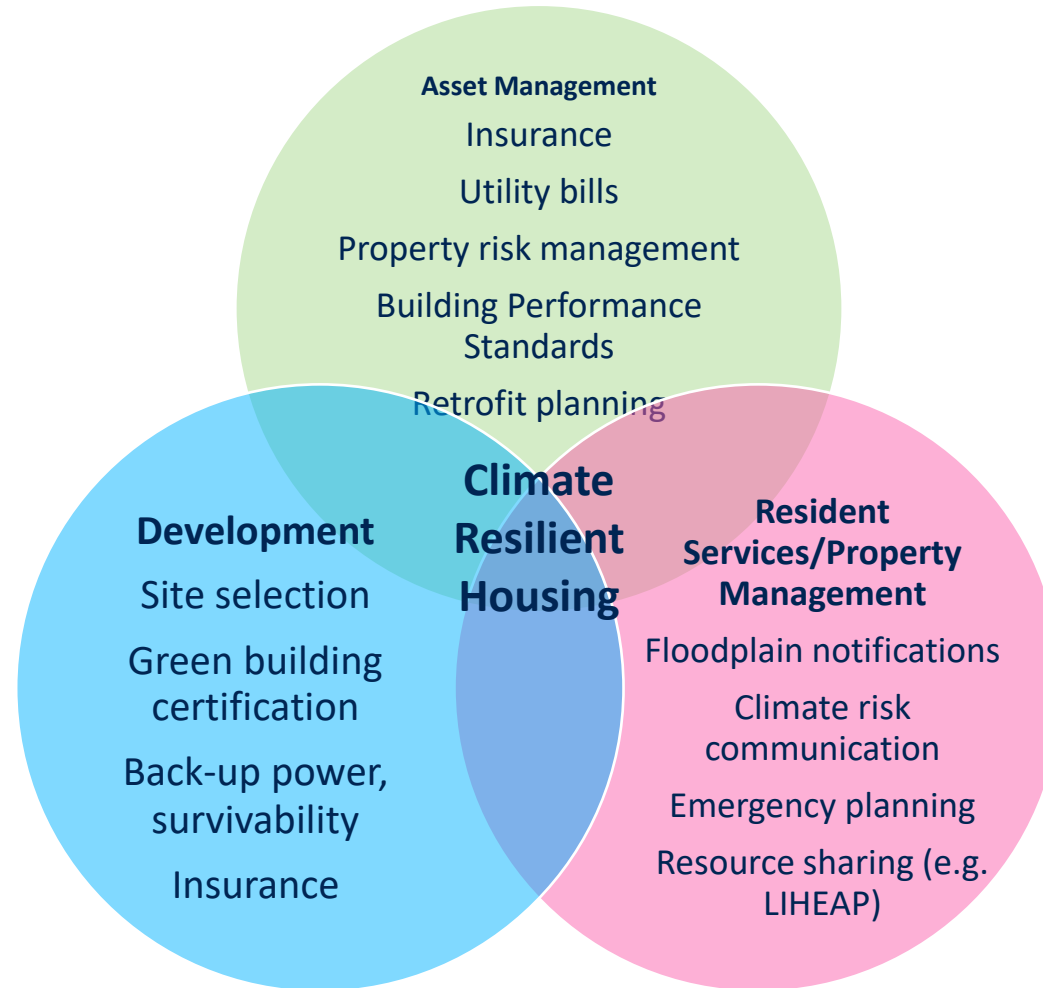
2015-2044 projections: average number of days > 90 degrees F



2015-2044 projections: average percent change in number of days > 90 degrees F (from historic levels)



# Resilience has Cross-Team Impacts



## POAH: Solar + Storage

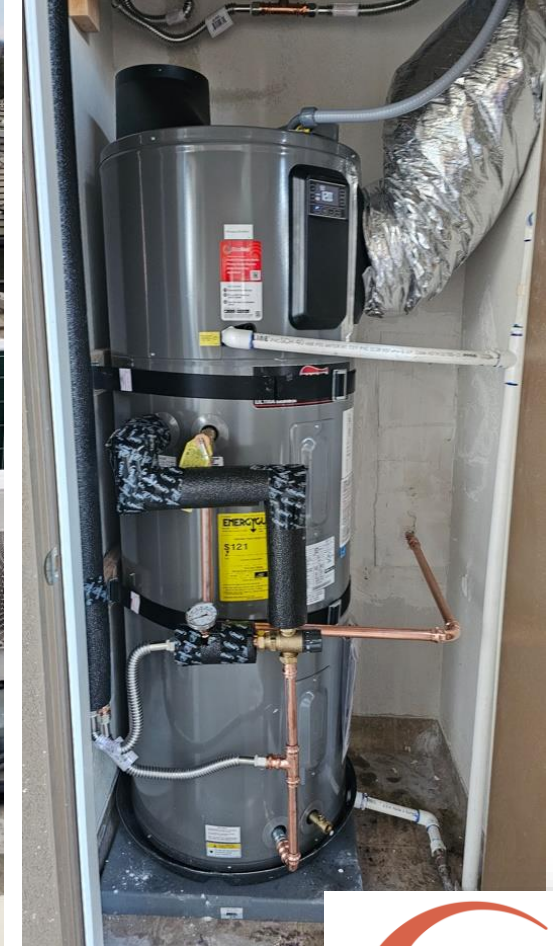
- The Kenzi, Boston, MA
- 50-unit senior property
- All-electric new construction
- Passive House certified
- Rooftop solar array
- Power outage: batteries power elevators, other safety features, community room. Passive House features allow for building to maintain temps longer.



# BRIDGE Housing: CA-Based Incentives

- Foothill Farms in Sacramento, CA. Tax credit property built 12-13 years ago. 138 units of senior housing.
- Incentives may not be around long enough to structure with a recapitalization.
- Specialized contractors with incentive experience make the process smoother.
- Typically 5-20% of a portfolio can meet the requirements.

Upgrades - In-Unit	
1	Upgrade In-Unit A/C to Heat Pump <small>Replace existing outdoor A/Cs with Heat Pumps &amp; Install AHU control in ceiling</small>
2	Install Heat Pump Water Heaters In-Unit <small>Install Rheem 65 Gallon Proterra Heat Pumps &amp; new electrical circuit</small>
3	Install Bathroom Aerators In-Unit <small>Install 1.0 GPM Bath Aerators in each apartment bathroom</small>
4	Upgrade In-Unit Lighting to LED <small>Install (1104) new lamps &amp; fixtures in all apartment units</small>
Upgrades - Common Area	
5	Upgrade Common Area A/C to Heat Pump <small>Replace existing outdoor A/Cs with Heat Pumps &amp; Install AHU control in closet</small>
6	Install Heat Pump Water Heaters Common Areas <small>Install (4) Rheem 80 Gallon Proterra &amp; (1) new elec circuit &amp; VS Recirc Pump</small>
7	Upgrade Common Area Lighting to LED <small>Install (948) new lamps &amp; fixtures in Common Areas</small>
8	Install Heat Pump Pool & Spa Heaters <small>(1) New Heat Pump Pool Heater &amp; (1) New Heat Pump Spa Heater</small>
9	Install Pool & Spa Pump <small>Variable Speed Pumps: (1) New Pool Pump &amp; (1) New Spa Pump</small>
10	Install Electric Dryer Circuits <small>(16) new 240V Electric Dryer Outlets in (8) Laundry Rooms</small>
11	Install EV Charging Stations <small>In parking areas immediately adjacent to buildings</small>



Credit: Andy McNamara, Carbon Zero Homes

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## Housing Assistance Council

Rural Resilience: Readiness, Response, and Recovery from Disasters



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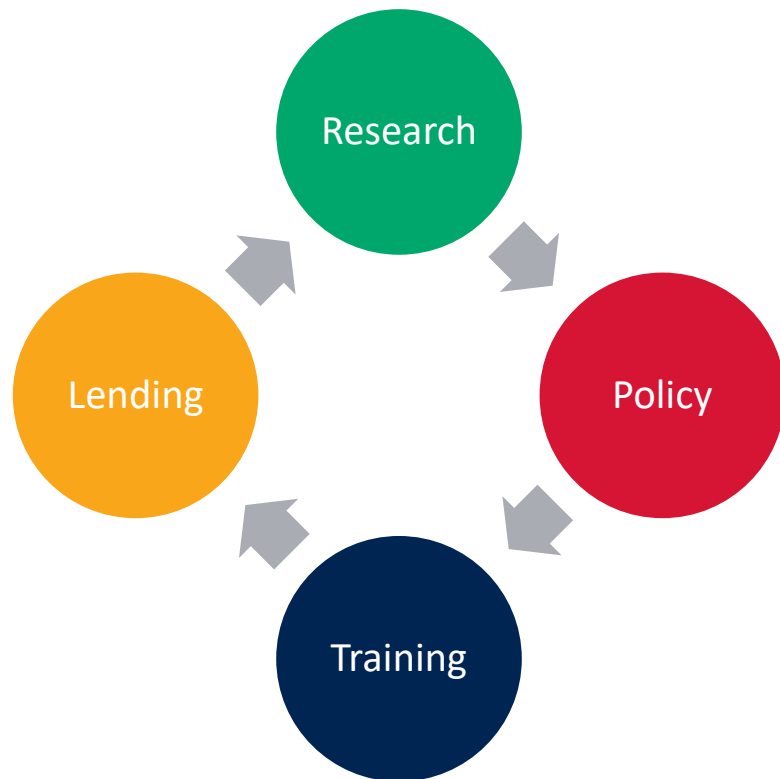


**HOME and Housing Trust Fund**  
JANUARY 12 – 14



# Housing Assistance Council

- A national nonprofit that supports affordable housing efforts throughout rural America.



# Rural Readiness



Minden, LA

Paradise, CA

# Rural Response



# Rural Recovery



# Questions?