

tacdc

Texas Association of Community Development Corporations



31st Annual Texas Community Development Conference

April 7-9, 2024

Embassy Suites by Hilton Denton Hotel & Convention Center

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*Welcome to
Denton!*

OPENING RECEPTION






Where: Triangle Ballroom
When: Sunday, April 7th
6:30pm - 8:30pm



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Welcome to Denton!

On behalf of the board and staff, it is my pleasure to extend a warm welcome to each of you as we gather for the 31st Annual Community Development Conference in the vibrant city of Denton, Texas. We are thrilled to have you join us for this exciting event, where we will come together to explore innovative ideas, share experiences, and foster collaboration for the betterment of our communities.

Our conference boasts an impressive lineup of speakers, engaging panel discussions, and interactive workshops. We are particularly honored to feature four distinguished individuals who will undoubtedly enrich our discussions and inspire us to drive positive change in our communities.

Lillian Salerno will discuss new funding opportunities in rural areas of the state through the United States Department of Agriculture.

Mitchell Silver, Principal of Urban Planning at McAdams, brings a wealth of experience in urban planning and community development. His keynote address will explore strategies for creating sustainable and inclusive communities, drawing on his extensive background in shaping urban spaces and in particular will delve into the development plan for Southeast Denton.

Dr. Lauren Fischer of the University of North Texas will speak about the Texas Zoning Atlas - a zoning database for the Dallas-Fort Worth Metropolitan Region.

Lastly, Miriam Axel-Lute of Shelterforce Magazine will give us a comprehensive assessment of the current state of affordable housing and community development, as well as a broad overarching look at the various forces shaping our communities yesterday, today, and tomorrow.

For those of you who are participating in the tour Tuesday afternoon, you will get to see historic Quakertown Park, a once thriving African-American community and learn about the preservation efforts currently underway. On the way to our last stop, we will highlight some of the work being done by Denton Affordable Housing Corporation. At our final stop, Serve Denton - the largest non profit center in Denton County, we will see how they are working to make social services more accessible for people in need.

Thank you for being part of this significant gathering dedicated to community development. Your presence contributes to the collective effort of creating positive change and shaping the future of our communities.

We encourage you to use social media to share your insights and highlights from the conference. Don't forget to use our official hashtag **#tacdconference2024** to connect with fellow attendees and extend the conversation beyond the conference walls.

I want to thank everyone involved in bringing the conference to fruition. The dedicated TACDC staff have done a terrific job of planning the speakers and breakout sessions. I want to thank all of TACDC's Board of Directors, Roundtable members, sponsors, and exhibitors for their dedication to making the conference a success. Finally, I want to thank TACDC's members for their commitment to building the community development field in Texas for the benefit of all CDCs and low-income families.

Michael C. Nguyen, TACDC Board President
Executive Director, VN TeamWork



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MONDAY, APRIL 8, 6:30 PM AT
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HEAVY HORS D'OEUVRES AND CRAFT BEER,
WINE, & SELTZERS WILL BE SERVED

BUS SERVICE WILL BE PROVIDED
PLEASE WEAR YOUR CONFERENCE BADGE TO
THE RECEPTION



2024 AGENDA AT A GLANCE

Pioneer I

Pioneer II

Pioneer III

Sunday, April 7

6:30pm	8:30pm	Welcome Reception , sponsored by Marcus Vasquez, Stellar Bank <i>Triangle Ballroom</i>
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Monday, April 8

8:00am	9:00am	Hotel Breakfast Buffet - pick your breakfast and head to the Kincaid Ballroom
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9:00am	9:30am	Welcome to Denton Mike Nguyen, TACDC Board President Gerard Hudspeth, Mayor of Denton Gilbert Gerst, Bank of Texas Dr. Simon Andrew, University of North Texas
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9:30am	10:00am	Plenary: New Developments in USDA Funding in Texas <i>Speaker: Lillian Salerno, USDA Texas Rural Development State Director</i> Presented by: Chris Stringer, Bank OZK
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10:00am	10:30am	Networking Break presented by Texas State Affordable Housing Corporation
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10:30am	11:45am	<table border="1"> <tr> <td>Development without Displacement</td> <td>Permanent Supportive Housing</td> <td>Impact of the Rising Cost of Insurance</td> </tr> </table>	Development without Displacement	Permanent Supportive Housing	Impact of the Rising Cost of Insurance
Development without Displacement	Permanent Supportive Housing	Impact of the Rising Cost of Insurance			

12:00pm	1:30pm	Lunch: Planning with Purpose and Empathy <i>Speaker: Mitchell J. Silver - Principal of Urban Planning, McAdams</i> Presented by: Yolanda Davila, PNC Bank
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1:30pm	2:15pm	Solar Eclipse Viewing Break Presented by: PNC Bank
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2:15pm	3:30pm	<table border="1"> <tr> <td>Heirs Property: FOAAM Model</td> <td>Community Land Trusts: Pipeline to Homeownership</td> <td>The Ethics of AI: How AI can Improve Efficiencies</td> </tr> </table>	Heirs Property: FOAAM Model	Community Land Trusts: Pipeline to Homeownership	The Ethics of AI: How AI can Improve Efficiencies
Heirs Property: FOAAM Model	Community Land Trusts: Pipeline to Homeownership	The Ethics of AI: How AI can Improve Efficiencies			

3:30pm	4:00pm	Networking Break presented by Prosperity Bank
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4:00pm	5:00pm	Membership Meeting Presented by: The Dunlap Group
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6:30pm	8:30pm	Evening Champion Reception , presented by PNC Bank <i>Denton County Brewing Company</i>
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2024 AGENDA AT A GLANCE

- Pioneer I*
- Pioneer II*
- Pioneer III*
- Pioneer IV*

Tuesday, April 9

8:00am	9:00am	Hotel Breakfast Buffet - pick your breakfast and head to the Kincaid Ballroom
9:00am	10:00am	Plenary: The Texas Zoning Atlas Kincaid Ballroom <i>Speaker: Dr. Lauren Fischer, University of North Texas</i> Presented by: Tyrus Sanders, Regions Bank
10:00am	10:30am	Networking Break presented by Portfolio Resident Services
10:30am	11:45am	<div style="background-color: #0056b3; color: white; padding: 5px; border-radius: 5px; width: 22%;"> Non-Profit Megatrends for 2024 </div> <div style="background-color: #0056b3; color: white; padding: 5px; border-radius: 5px; width: 22%;"> DreamBuild™ </div> <div style="background-color: #8eb9e3; color: white; padding: 5px; border-radius: 5px; width: 22%;"> Minority Homeownership: Closing the Gap </div> <div style="background-color: #00a651; color: white; padding: 5px; border-radius: 5px; width: 22%;"> CDFI - Collective Impact thru Policy & Advocacy </div>
12:00pm	1:30pm	Lunch: The Current State of Affordable Housing in the US Kincaid Ballroom <i>Speaker: Miriam Axel-Lute, CEO/Editor-in-Chief - Shelterforce Magazine</i> Presented by Derric Hicks, Texas Mezzanine Fund
1:45pm	3:00pm	<div style="background-color: #00a651; color: white; padding: 5px; border-radius: 5px; width: 150px;"> CDFI - Access to Capital </div>
1:45pm	5:00pm	Community Development Tour Presented by: Andrea Glispie, Schwab Bank
3:00pm	3:30pm	Networking Break presented by American First National Bank
3:15pm	4:30pm	<div style="background-color: #00a651; color: white; padding: 5px; border-radius: 5px; width: 150px;"> CDFI - Data, Technology & Recertification </div>

End of Regular Conference

Wednesday - April 10 - Additional Training

9:00am	1:00pm	CRA Training	Triangle Ballroom/ DFW Room
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KEYNOTE SPEAKERS

MONDAY



Lillian Salerno

USDA Texas Rural
Development State Director



Mitchell J. Silver

Principal of Urban Planning,
McAdams

TUESDAY



Dr. Lauren Fischer

Advanced Environmental
Research Institute,
University of North Texas



Miriam Axel-Lute

CEO/Editor-in-Chief
Shelterforce Magazine

Plenary Sessions - Kincaid Ballroom

Welcome to Denton

Monday 9:00 am

Michael C. Nguyen, Executive Director - VN Teamwork and TACDC Board President

Gerard Hudspeth, Mayor of Denton

Gilbert Gerst, Bank of Texas

Dr. Simon Andrew, Professor and Chair in the Department of Public Administration- University of North Texas

New Developments in USDA Funding in Texas

Monday 9:30 am

Help us welcome USDA State Director Lillian Salerno as she discusses new funding opportunities in rural areas of the state through the United States Department of Agriculture. USDA works in or around every county of the state providing access to capital for mortgages, multifamily development, and water and energy projects.

Presented by: Chris Stringer, Bank OZK

Speaker: Lillian Salerno, USDA Texas Rural Development State Director

Planning with Purpose and Empathy

Monday 12:00 pm

In the 1920s, the City of Denton intentionally displaced the Quakertown Community to build a park. The African American residents of Quakertown were forced to relocate to southeast Denton. The relocation of an entire community created distrust and fear among residents and the land use choices from over 100 years ago created scars in the community that are still visible today.

Mitchell Silver is leading the Southeast Denton Plan, an initiative to invest today in the future of the community through understanding the shared experience of residents, engaging in resident-led design, and repairing the harms from the past through anti-displacement strategies, infrastructure development, and community assets.

Presented by: Yolanda Davila, PNC

Speaker: Mitchell J. Silver, Principal of Urban Planning, McAdams

The Texas Zoning Atlas

Tuesday 9:00 am

Welcome Dr. Lauren Fischer of the University of North Texas, who will be speaking about the Texas Zoning Atlas - a zoning database for the Dallas-Fort Worth Metropolitan Region. The Texas Zoning Atlas is part of a wider project, the National Zoning Atlas, which is a collaborative of researchers who are working to digitize, demystify, and democratize zoning laws across the United States by depicting their key attributes in an online, user-friendly map.

Presented by: Tyrus Sanders, Regions Bank

Speaker: Dr. Lauren Fischer, Advanced Environmental Research Institute, University of North Texas

The Current State of Affordable Housing in the US

Tuesday 12:00 pm

Please join us to hear Miriam Axel-Lute's comprehensive assessment of the current state of affordable housing and community development, as well as a broad overarching look at the various forces shaping our communities yesterday, today, and tomorrow.

Presented by: Derric Hicks, Texas Mezzanine Fund

Speaker: Miriam Axel-Lute, CEO & Editor-in-Chief - Shelterforce Magazine

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Breakout Sessions

Monday 10:30 a.m. – 11:45 a.m.

PIONEER ONE

Development without Displacement: The Role of CDCs in Neighborhood Stabilization and Preservation

Gentrification is a powerful force that is rapidly transforming urban neighborhoods in cities in Texas and across the country, threatening to displace vulnerable residents and fundamentally altering the cultural character of neighborhoods and communities. As local governments grapple with policy solutions to best address the growing concern of residential displacement, CDCs can play a significant role in mitigating displacement at the neighborhood level. Community-based CDCs are uniquely situated to facilitate anti-displacement neighborhood planning and provide housing options that meet locally-identified community needs. Learn how Builders of Hope CDC in Dallas, Texas is leading the charge in this arena through its community transformation initiatives, research, and policy advocacy.

Presented and Moderated by: Laura Jaramillo, LISC Houston

Panelists: Stephanie Champion Martinez, Builders of Hope Community Development Corporation
J.A. Armstrong III, Builders of Hope Community Development Corporation

PIONEER TWO

What you need to know before starting a Permanent Supportive Housing Project

Permanent Supportive Housing (PSH) brings together affordable housing with intensive social services to address homelessness issues among the most vulnerable population. Permanent Supportive Housing is a leading solution to end homelessness. However, it is not an easy solution to implement. This session will serve as a primer on PSH and will help attendees better understand the complexity of providing permanent supportive housing. Attendees will learn what characteristics help make for a quality project and the internal capacity needed to be successful in developing and owning permanent supportive housing units.

Presented and Moderated by: Katie Clafin, Texas State Affordable Housing Corporation

Panelists: Tamara Foster, New Hope Housing
Kevin James, Corporation for Supportive Housing

Ron Lastimosa, New Hope Housing

PIONEER THREE

How the Rising Cost of Insurance is Impacting Affordable Housing in Texas

Over the past two years, many community development corporations experienced unexpected increases in property insurance rates, as well as declines in coverage and an increase in the number of exclusions in their policies. TACDC members have reported increases between 20% and 100% depending on the size and location of the developments. This session will facilitate a conversation among participants on how premium increases are impacting affordable housing owners, will help make sense of the factors driving the increases in premiums across the state and country, and will discuss efforts at the state and federal levels that may provide needed relief to escalating insurance costs.

Presented and Moderated by: Tiffanie Rice, Comerica

Speaker: Daniel Elkin, cdc | come dream, come build

Breakout Sessions

Monday 2:15 p.m. – 3:30 p.m.

PIONEER ONE

Heirs Property: Building Generational Wealth in your Communities Through Fractionalized Ownership Awareness, Avoidance and Mitigation (FOAAM) Model

The Mexican American Unity Council Homestead Preservation Center (MHPC) will be sharing their model which is dedicated to addressing housing preservation strategies that help to preserve and restore community assets. Their model helps homeowners keep or clear title to their homes, lower their property taxes, and navigate the challenges of these forces. The center helps to ensure that long-time residents can continue to thrive in their neighborhoods. MAUC's HPC team will share its history, strategies and will have key partners present to share more about their model and success.

Presented and Moderated by: Juan Solis, Truist

Panelists: Crystal Requejo, MAUC
Jim Hollerbach, Hollerbach & Associates

Aisha Sanchez, MAUC
Roger Enriquez, University of Texas -San Antonio

PIONEER TWO

Community Land Trust: Building a Pipeline to Homeownership

Community Land Trusts (CLTs) exist in a continuum of affordable housing solutions. In markets where land prices have risen and the costs to build single-family homes have outpaced increases in incomes, opportunities for low- and moderate-income households to become homeowners are dwindling. Community Land Trusts stabilize housing for families, provide the security of homeownership, and help families build equity. In Texas, nonprofit organizations and cities are supporting the creation of Community Land Trusts both as a homeownership tool and a tool to fight displacement. This session will focus on how CLTs work and how they support homeownership opportunities for families.

Presented and Moderated by: Denise Mason, Cadence Bank

Panelists: Dr. Ashley Allen, Houston Community Land Trust
Donna VanNess, Housing Channel

Craig Greenberg, Land Home Financial Services

PIONEER THREE

The Ethics of Working Smarter: How AI can Improve Efficiencies in the Nonprofit Workplace

Join Patrick Larkin and Kevin McNulty as they delve into the transformative realm of artificial intelligence, exploring how machines can leverage human intelligence to revolutionize nonprofit operations. This session will guide nonprofit organization staff in harnessing AI tools in an ethical manner to elevate their impact and outreach. Participants will learn how AI enables the automation of repetitive tasks, unlocking newfound efficiency in resource management and fundraising efforts.

Nonprofits can use AI to help raise funds, improve efficiency, and to gain more insight into the needs of their clients. As nonprofits increasingly navigate the digital landscape, this training will empower staff to navigate the complexities of AI, fostering a deeper understanding of its applications and potential benefits. By the session's end, participants will learn the basics of integrating AI tools seamlessly into their workflows, ensuring sustained impact and organizational empowerment.

Presented and Moderated by: Ross Folkenroth, Woodforest Bank

Panelists: Patrick Larkin, Expertise In Results
Kevin McNulty, NetWeave Social Marketing



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Tuesday 10:30 a.m. – 11:45 a.m.

PIONEER ONE

Nonprofit Megatrends for 2024

Kick off the spring with this interactive workshop led by Suzanne Smith, CEO of Social Impact Architects. She will help you answer the question: *Is Your Organization Ready for the Seismic Shifts Ahead?*

After this session you will gain insight into the following AND MUCH MORE:

- How nonprofits have shifted over time in response to changing community and global dynamics
- How your impact and brand are the cornerstones of your nonprofit's business model
- How economic trends will influence your fundraising, day-to-day operations, and bottom line
- How technology & globalization will change the way you interact with your donors and staff
- How the generational hand-off impacts the workplace, communication needs, and your strategic vision
- How to create a culture of belonging that attracts and retains top talent and combats burnout

Presented & Moderated by: Larsha Thomas, Independent Financial

Speaker: Suzanne Smith, CEO of Social Impact Architects

PIONEER TWO

Transforming Single-Family Affordable Housing: Lessons from DreamBuild™

The construction of traditional affordable homes depends on complex building techniques, designs, and delivery systems that can drive up costs and limit production. How can CDCs produce homeownership and asset building opportunities in Texas where land, labor, and materials prices have increased rapidly in the last five years? DreamBuild™ is a unique, environmentally sustainable, disaster-resilient, modular homeownership innovation designed for rural families across the Rio Grande Valley and communities struggling with persistent poverty nationwide.

Presented and Moderated by: Erika Jones, Frost Bank

Speaker: Benje Feehan, bcWorkshop

PIONEER THREE

Minority Homeownership: How a Systems Approach Can Close the Minority Homeownership Gap

Homeownership is the pathway to wealth for most families in America. However, disparities exist in homeownership rates between races. Higher land prices, property taxes, mortgage loan rates, and costs of materials prevent many LMI families from becoming homeowners. This session will focus on how CDCs can address minority homeownership, what role philanthropy plays in addressing disparities in homeownership, and how banks can partner with CDCs to help create a system of training and capacity building focused on getting more people to become homeowners.

Presented and Moderated by: Greg Hettrick, Federal Home Loan Bank of Dallas

Panelists: Mallory Muse, The Muse Foundation
Chris Lewis, Builders of Hope Community Development Corporation
Nelson Leonor, Simmons Bank

CDFI TRACK - Tuesday

PIONEER FOUR

10:30am - 11:45am

Collective Impact through Policy and Advocacy

In 2021, the Virginia General Assembly passed a \$10 million budget amendment that effectively created and funded the Virginia CDFI fund, which supports Virginia-based CDFIs and builds their capacity to support communities and businesses across the state. In response to this opportunity, the majority of Virginia-based CDFIs agreed to organize, form a coalition, and establish a collective voice for the community development and investment community. Ms. Fremouw will share the story of how the Virginia CDFI Fund became a reality and Ms. Baddour will discuss and share examples of how advocacy, collaboration, and mobilization can lead to positive change and successful policy in Texas.

Presented and Moderated by: Elaina Mulé, Charles Schwab Bank

Panelists: Leah Fremouw, Bridging Virginia
Ann Baddour, Texas Appleseed

PIONEER FOUR

1:45pm - 3:00pm

Access to Capital

Capital is the lifeline of all CDFIs. This panel will provide insight into diverse sources of capital, some of which are program focused. Our panelists' experience and expertise uniquely qualifies them to lead this engaging conversation and to share invaluable insights, strategies, and opportunities for securing the capital your CDFI needs to thrive.

Presented and Moderated by: Neha Shah, Charles Schwab Bank

Speakers: Dub Taylor, Texas PACE Authority
James Lincoln, Illuminated Funds Group
John Kirchhoff, USDA Outreach Specialist

PIONEER FOUR

3:15pm - 4:30pm

Data, Technology & Recertification

The new CDFI Fund certification and recertification guidelines emphasize Transaction Level Reporting (TLR). Under the revised CDFI Certification policies, all new applicants as well as all currently certified CDFIs will be required to submit a TLR, both as part of an initial certification application and then on an annual basis as part of their Annual Certification and Data Collection Report (ACR) submission package. This panel will offer solutions from experienced industry leaders that can help us manage data and reporting to remain compliant with the new certification requirements, as well as manage reporting to funders and other stakeholders looking to evaluate our impact and efficacy.

Presented and Moderated by: Gloria Sanderson, Sunflower Bank

Panelists: Yves Mombeleur, Clearinghouse CDFI
Derric Hicks, Texas Mezzanine Fund
Kanan Ajmera, Builders Patch

Wednesday - CRA Training

DALLAS/FORT WORTH ROOM

9:00am - 1:00 pm

Community Reinvestment Act Training and Bankers Roundtable

This training is designed for community-based organizations interested in learning about the Community Reinvestment Act and how it can benefit the people and the communities they serve. The training will include discussions with representatives from the three federal financial institution regulatory agencies, community reinvestment advocates, and a Banker Roundtable.

The CRA Banker Roundtable allows bank staff members responsible for implementation and compliance of the Community Reinvestment Act within their financial institution the chance to discuss how they work within CRA guidelines and how they meet their bank's CRA obligations. Attendees will have the opportunity to ask questions of the panelists to gain insight on strategies for accessing bank CRA resources.

Speakers: Scarlett Duplechain, Office of the Comptroller of the Currency
Jenny Dandridge, Federal Deposit Insurance Company
Thomas Guerra, Federal Reserve Bank
Kevin Hill, National Community Reinvestment Coalition



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We commend TACDC for its work on behalf of community development in Texas



Local Initiatives Support Corporation (LISC) mobilizes resources to help community development organizations and residents forge resilient and inclusive communities of opportunity.



Houston LISC & San Antonio LISC provide loans and grants in support of our mission to create and preserve affordable housing, develop skills, invest in neighborhoods and drive policy changes that foster shared prosperity.



NEF, Inc., an affiliate, is a leading syndicator of the low-income housing tax credit, having invested more than \$24.5 billion revitalizing neighborhoods, fostering economic growth and creating affordable sustainable housing nationwide since 1987.

<p>Laura Jaramillo Executive Director LISC Houston ljaramillo@lisc.org</p>	<p>Leilah Powell Executive Director LISC San Antonio lpowell@lisc.org</p>	<p>Jason Aldridge Vice President National Equity Fund jaldridge@nefinc.org</p>
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ADVISORY ROUND TABLE

Yolanda Davila
PNC Bank

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Increased Funding for Down Payments and Closing Costs

\$15.5 Million for Homebuyer Equity Leverage Partnership
Total funding more than doubles for 2024

Through Federal Home Loan Bank of Dallas (FHLB Dallas) member institutions, HELP assists income-qualified, first-time homebuyers with up to **\$20,000** in down payment assistance and/or closing costs.

- Disbursed first-come first served
- Member cap of \$1.55 million with up to one-half available for use outside of the FHLB Dallas District
- Members submit a one-time enrollment application and agreement
- Available until funds exhausted or December 31, 2024, whichever occurs first
- Submit applications via the GrantConnect portal



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Growing Businesses, Building Communities



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Learn more about how we serve Texas at pnc.com/communitydevelopmentbanking. >

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