



# CUSTOMIZED SOLUTIONS FOR AFFORDABLE HOUSING

## Understanding the Unique Aspects of Affordable Housing

Affordable housing developers face all the same risks as traditional housing developers, but with other unique exposures added on top of them. RCM&D's Real Estate Practice is made up of a diverse group of consultants, brokers and attorneys armed with the knowledge to tackle common and uncommon exposures alike. Our team is experienced in the nuances of this unique subset of the residential market. We utilize our in-depth real estate and development experience to analyze your project, identify imperceptible risks and implement strategies to mitigate losses.

## Unparalleled Market Access

We have developed a proprietary property form related to affordable housing that enables us to identify and cover exposures specific to affordable housing development. With a unique place in the residential market, affordable housing is often limited in carriers available to insure them and their related projects. Our access to niche markets and other specialized programs allow us to ensure you have the right coverage in place for any exposure.

## An Extension of Your Team

We strive to build a collaborative relationship built on trust with our clients. In addition to our developer-specific solutions such as forecasting, allocation strategy, due diligence and financial research, we offer tailored solutions to help protect you against risks and losses related to difficult market conditions and low income housing tax credits (LIHTC).

### **Risk Management & Insurance Solutions**

#### Tailored to Your Needs

- » Tenant Discrimination
- » Vacancy Issues
- » Recapture Coverage (LIHTC/New Market)
- » Risk Management Consulting
- » Operations Risk Assessment
- » Lender/Investor Contract Review
- » Custom Allocations
- » Portfolio Consolidation
- » Captives & Alternative Risk Financing