

Please Join Us

Don't miss "Housing Works," the 2009 North Carolina Affordable Housing Conference!

Financial turmoil is remaking the structure of American affordable housing, rapidly changing everything from home buyer programs to tax credit financing. Learn how to turn challenges in the national housing industry into an opportunity to retool your business or nonprofit organization. Sponsored by the North Carolina Housing Coalition, the Community Investment Corporation of the Carolinas and the North Carolina Housing Finance Agency, "Housing Works" will showcase exemplary models in affordable housing and illustrate how affordable housing works for North Carolina's families, communities and economy.

An industry update session will help you navigate the changing terrain by discussing how the first housing budget of the Obama Administration and the American Recovery and Reinvestment Act will affect North Carolina. Breakout sessions will explain how stimulus dollars are specifically being used in North Carolina to stabilize neighborhoods, prevent homelessness and improve energy efficiency.

Workshop topics are more varied than ever – communication tools to counter NIMBYism, innovative CRA opportunities, veterans housing, energy-efficient rehab and repair, manufactured housing, FHLB Atlanta community development programs, and the annual tax credit developer workshop.

A special track for housing counselors will update you on foreclosure prevention resources and new ways to create successful homeowners, and offer tips on working with mortgage servicers for successful resolutions and preparing clients for home buying. The Association of Housing Counselors will award CE credits to all housing counselors who attend to the conference, regardless of the sessions they choose.

The highlight of the Tuesday luncheon will be the presentation of the 2009 Housing North Carolina Awards, recognizing the state's most outstanding new rental, home ownership and supportive housing developments. Sponsored for 20 years by the North Carolina Housing Finance Agency, the annual competition is sure to spark new ideas.

The North Carolina Housing Coalition will hold its Annual Legislative and Advocacy Awards Luncheon Wednesday. The Housing Coalition will introduce its 2009 Board of Directors and will present its awards for Volunteer of the Year, Legislator of the Year and Professional of the Year.

The Networking Reception Tuesday evening will give you the opportunity to share ideas and successes. An Internet Café will be available throughout the conference to help you stay in touch with colleagues and ensure that your business continues smoothly.

Housing Works



2009

North Carolina

Affordable Housing Conference

Agenda

2009 North Carolina Affordable Housing Conference

Tuesday, November 3, 2009

- 7:30 – 9:30 a.m. Conference Registration and Continental Breakfast**
Exhibitor Set-up
- 9:15 – 10:30 a.m. Welcome and Opening Remarks**
Speakers to be announced.
- 10:30 – 10:45 a.m. Coffee/Snack/Phone Break**
- 10:45 a.m. – Noon Industry Update: How New Laws and Regulations Impact Housing's Future**
2009 brought the first housing budget of the Obama Administration. Come hear what it means for North Carolina, and get an update on how the American Recovery and Reinvestment funds are being used in our state and on how the 2009 session of the General Assembly is affecting housing.
Sheila Crowley, president, National Low Income Housing Coalition, Washington, DC; Chris Estes, executive director, N.C. Housing Coalition, Raleigh; and Bob Kucab, executive director, N.C. Housing Finance Agency, Raleigh
- 12:15 – 2:00 p.m. 2009 Housing North Carolina Awards Luncheon**
The Awards recognize the state's most outstanding new rental, home ownership and supportive housing developments.
- 2:15 – 5:00 p.m. Annual Developers' Workshop**
This intensive workshop outlines proposed changes to the 2010 Qualified Allocation Plan (QAP) and explains how applications for federal and state tax credits to develop affordable apartments will be evaluated in 2010.
Rental staff, N.C. Housing Finance Agency, Raleigh
- 2:15 – 3:30 p.m. How to Comply with CRA in the Current Economy**
Hear it from the source. Experts will discuss Community Reinvestment Act regulations and community development.
Bonita Irving, district community affairs officer, Office of the Comptroller of the Currency, Boston, MA; and John A. Meeks, community affairs specialist, Federal Deposit Insurance Corporation, Raleigh
- New Resources Available to Help Homeless**
Homelessness Prevention and Rapid Re-Housing Program funds can be used by homeless people and households at risk of eviction to pay rent and certain other expenses, such as utility deposits. Learn how you can use this program to provide resources to your lower-income tenants and to house the formerly homeless.
Martha Are, homeless policy specialist, N.C. Office of Economic Recovery and Investment, Raleigh; and

Erin Crossfield, senior policy analyst, N.C. Housing Finance Agency, Raleigh

Tools for Turning Minority Buyers into Homeowners in a Tight Credit Market

Explore how current economic trends are impacting minority home buyers, including the Hispanic community, and the resources available to address credit and affordability challenges. This Q and A session will include experts from the real estate, banking, mortgage, and credit counseling fields to examine the rapidly changing world of home ownership.

April Oliva, assistant vice president, BB&T, Raleigh; Jose Serrano, ReMAX, Raleigh; Lewis Dancy, assistant director of mortgage lending, Self-Help Credit Union, Durham; and Susan Perez-Travers, bilingual housing outreach coordinator, Durham Affordable Housing

New Resources: Improving the Energy Efficiency of Your Local Housing Stock

Home Performance with Energy Star is a new initiative to improve the energy efficiency of North Carolina's existing housing stock, translating into savings for homeowners. Find out what resources are available and how your organization might benefit from this new collaboration between the N.C. Housing Finance Agency and Advanced Energy.

Brian Coble, director of High Performance Homes, Advanced Energy Corporation, Raleigh; and Bob Dunham, manager of home ownership investment, and Dick Smith-Overman, housing rehabilitation team leader, N.C. Housing Finance Agency, Raleigh

Housing Counselors: State Resources to Save Homes

Learn more about state foreclosure assistance, including the Home Protection Program, run by the N.C. Housing Finance Agency, the State Home Foreclosure Prevention Program, run by the N.C. Office of the Commissioner of Banks, and the Mortgage Foreclosure Defense Project, run by Legal Aid of North Carolina.

Tami Hinton, director of consumer affairs, N.C. Office of the Commissioner of Banks, Raleigh; Johnnie Larrie, managing attorney - Mortgage Foreclosure Defense Project, Legal Aid of North Carolina, Raleigh; and Rich Lee, foreclosure prevention team leader, N.C. Housing Finance Agency, Raleigh

3:30 – 3:45 p.m. Coffee/Snack/Phone Break

3:45 – 5:00 p.m.

The Complexities of Compliance

Examine current issues faced by tax credit owners and managers, including recent changes to the utility allowance, and discuss

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the compliance challenges that can arise when combining tax credits with other funding sources.

Asset management staff, N.C. Housing Finance Agency, Raleigh

Can FHLB Community Development Programs Work for You?

The Federal Home Loan Bank of Atlanta offers several community development programs. Learn about the Affordable Housing Program, First-Time Homebuyer Program, Community Investment Program, and the Economic Development Program.

Louis Freeman, business and relationship manager, Federal Home Loan Bank, Atlanta, GA

Moving Veterans from Homelessness to Home

Find out how two organizations are working with the Veteran's Administration to provide housing and supportive services to homeless veterans to help them regain their independence and dignity in the community.

Gail Haworth, executive director, The Servant Center, Greensboro; Robert Rogers, president and CEO, Volunteers of America Carolinas, Maple Court, Travis Porter Veterans Resource Center and LIFE House, Durham; and Bob Williamson, coordinator of services for homeless veterans, VA Hospital, Durham

Could Manufactured Housing Work in Your Next Development?

Manufactured housing, described as America's unsubsidized affordable housing, is often viewed as part of the problem, rather than a viable housing solution. Learn how a 30-year nonprofit home builder is successfully using manufactured housing for its clients, the advantages it brings, and how nonprofit intervention can make manufactured housing a better choice for low-income home buyers.

Diane Korte, Frontier Housing, Morehead, KY

Putting Neighborhood Stabilization Funds to Work

Nearly \$50 million was awarded to 20 North Carolina local governments, nonprofits and other groups last spring under the federal Neighborhood Stabilization Program. Come hear how three grant recipients are using NSP funds to rehabilitate foreclosed properties, reduce the inventory of vacant homes, provide permanent supportive housing, and work with municipalities and organizations to leverage their NSP financing with private dollars.

Cynthia Blue, housing planner, City of Greensboro; Evan Covington-Chavez, real estate development director, Self-Help Credit Union, Durham; and Dan Kornelis, director, Forsyth County Housing Department, Winston-Salem

Housing Counselors: Tools for Ensuring Long-Term Success for Homeowners

Homeowners who get "traditional" loan modifications – where past due amounts and fees are added to the loan, increasing monthly payments – have a 60% higher rate of delinquency than those whose modifications lead to a reduced payment for the life of the loan. Explore research on home buyer success rates and equip your organization with creative strategies to ensure long-term success for homeowners.

Louise Mack, executive director, Prosperity Unlimited, Knapolis; Roberto Quercia, director, UNC-Chapel Hill Center for Community Capital, Chapel Hill; and Jean Wiles, corporate relations and housing outreach manager, Freddie Mac, Charlotte

5:00 – 6:00 p.m.

**Networking Reception
Dinner on Your Own**

Wednesday, November 4, 2009

7:30 – 9:00 a.m.

Registration and Continental Breakfast

9:15 – 10:30 a.m.

New Routes to CRA Credit for your Bank

Discover innovative ways to receive CRA credit for your bank, such as providing financial education and senior housing crime prevention, and participating in new market tax credits through the American Banker's Association.

Erin Scheithe, director of community outreach, North Carolina Bankers Association, Raleigh; Peter Gwaltney, CEO and vice chairman of the Senior Housing Crime Prevention Foundation, Memphis, TN; and a representative from Deloitte & Touche, LLP

Keys to Successful Re-Entry Housing

Research has shown that individuals released from correctional facilities who do not find stable housing in the community are more likely to return to prison than those who do. Re-entry housing can make good economic sense by reducing recidivism and the need for more prison beds in North Carolina while helping previously incarcerated men and women succeed in the community. Hear from organizations that have successfully developed this housing.

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Keith Artin, CEO, TROSA, Durham; Nicole Sullivan, manager of research and planning, N.C. Department of Correction, Raleigh; and Jeanne Tedrow, president, Passage Home, Raleigh

Tax Credit 101

Learn the roles of the allocating agency, the developer, the lender, and the investor in a successful Housing Credit apartment development. This session also explores a typical tax credit transaction and examines the reservation process and tax credit period.

Brad Elphick, CPA, principal, Novogradac & Company, LLP, Atlanta, GA

How to Put Stimulus Funds to Work in Your Community

The American Recovery and Reinvestment Act of 2009 brought millions in stimulus funds for housing and energy efficiency to North Carolina. Learn what those resources are, how and by whom those funds are being invested, and how your organization might benefit.

Martha Are, homeless policy specialist, N.C. Office of Economic Recovery and Investment, Raleigh; and Larry Shirley, director, N.C. State Energy Office, Raleigh

Housing Counselors: The Inside Scoop on Working Effectively with Servicers

Hear from banks on how they handle foreclosure and loss mitigation and learn how to work with them for successful resolutions for your clients.

Kim Graham, community relations manager, Bank of America, Charlotte, and Joanna LeClair, vice president, Wachovia Social Responsibility Group, Raleigh

10:30 – 10:45 a.m. Coffee/Snack/Phone Break

10:45 a.m. – Noon Secondary Market Resources: Where Can You Sell Your Loans?

Find out what secondary market resources are available to sell loans from both single family and multifamily loan portfolios.

Miles O. Vaughn, community development business manager, Housing & Community Development, FannieMae, Charlotte; Jean Wiles, corporate relations and housing outreach manager, Freddie Mac, Charlotte; and Ryan Shoars, Greystone Servicing, Tampa, FL

Communication Tools That Can Help You Counter NIMBYism

Communicating effectively about the work of building quality affordable housing is more important than ever in these difficult economic times. The N.C. Housing Coalition will discuss

message framing, successful case studies and NIMBY strategies. Each attendee will receive the Housing Coalition's new Communications Manual. *N.C. Housing Coalition, Raleigh*

How Will Tax Credit Changes Affect Your Next Rental Development?

The Federal Low-Income Housing Tax Credit program underwent its most significant changes in decades this year. Hear about the changes coming for the 2010 Tax Credit Program.

Jon Gross, consulting principal, and Marshall Phillips, consulting senior manager, Reznick Group, Charlotte

The Case for Work-Centered Housing

The UNC-CH Center on Urban and Regional Studies will present its recent study of the need for affordable housing near employment centers in Buncombe County, including the impact on workers, commuting patterns, the environment and employers. The findings could help you locate your next development and educate local governments about the benefits of building affordable housing near employment centers.

Scot Dedman, executive director, Mountain Housing Opportunities, Asheville; Lea Henry, program officer, N.C. Association of Community Development Corporations, Raleigh; and Bill Rohe, director, UNC-CH Center for Urban and Regional Studies, Chapel Hill

Housing Counselors: Preparing Your Clients to Buy Their First Home

Get counseling strategies for your clients on saving, budgeting and managing credit; learn the latest credit card regulations; and hear how home buyer programs from the N.C. Housing Finance Agency may help your clients get into their first home.

Dan Kornelis, director, Forsyth County Housing Department, Winston-Salem; John A. Meeks, community affairs specialist, Federal Deposit Insurance Corporation, Raleigh; and staff, N.C. Housing Finance Agency

12:15 – 2:00 p.m. N.C. Housing Coalition Annual Membership Meeting and Awards Luncheon

The N.C. Housing Coalition will present its 2009 Volunteer of the Year, Legislator of the Year, and Professional of the Year Awards.

2:00 p.m.

Conference Adjourns

2:00 – 4:00 p.m.

N.C. Housing Coalition Board Meeting
Open to the public.

Conference Hosts



Community Investment Corporation of the Carolinas (CICCAR)

The Community Investment Corporation of the Carolinas (CICCAR) is an affordable housing loan consortium with a mission to provide long-term, permanent financing for the development of low- to moderate-income multifamily, special needs and elderly housing in North Carolina, South Carolina and Virginia. It was created by the North Carolina Bankers Association in 1990 as the Community Investment Corporation of North Carolina (CICNC) in an effort to address the shortage of affordable housing in North Carolina. In June 2007, CICNC was expanded to serve South Carolina as well and was renamed. CICCAR has committed and/or funded financing totaling approximately \$175 million for 218 affordable housing developments, producing more than 10,000 units of affordable housing.



North Carolina Housing Coalition

The Housing Coalition is a private, nonprofit membership organization working for decent, safe, and affordable housing that promotes self-determination and stable communities for low- and moderate-income North Carolinians. Its mission is to lead a campaign for housing to ensure that working families, people in crisis, seniors, and persons with disabilities can live with dignity and opportunity. This mission is supported through three primary roles: the Coalition serves as a resource and referral network for individuals looking for housing assistance and to organizations looking for information; the Coalition serves as a clearinghouse for best practices, research and data on housing issues in North Carolina; and the Coalition leads a campaign to empower people through their advocacy to improve housing policy-making by increasing resources, program effectiveness and consumer protections.



North Carolina Housing Finance Agency

The North Carolina Housing Finance Agency's mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. A self-supporting public agency, the Agency provides financing through the sale of tax-exempt bonds and management of federal and state tax credit programs, the federal HOME Program, the state Housing Trust Fund, and other programs. The Agency offers low-cost mortgages for first-time buyers, finances the development of affordable apartments and homes, as well as special-needs housing, and finances rehab and emergency repairs of owner-occupied homes. Since its creation in 1973 by the General Assembly, the Agency has financed 191,000 affordable homes and apartments, totaling more than \$11 billion.

CONFERENCE AND HOTEL INFORMATION

This year's North Carolina Affordable Housing Conference will be held at the spectacular new Raleigh Convention Center (500 S. Salisbury St., Raleigh), within walking distance of many downtown restaurants and activities.

Driving Directions to Convention Center:

From I-40:

Take Exit 298B South Saunders St. toward downtown Raleigh. Turn right onto South Saunders St. Stay in the right-hand lane. South Saunders splits and the right lanes become McDowell Street. Follow McDowell St. and turn right onto Lenoir Street. The Raleigh Convention Center will be on the left. Entrance to parking is one block ahead on Lenoir on left (Raleigh Marriott City Center Garage).

From Capital Blvd. / US 1 / North Raleigh:

Take US-1 South into Raleigh. US-1 becomes Capital Blvd. coming into town. Stay on Capital Blvd., crossing over I-440 beltline. Capital Blvd. becomes Dawson St. as you approach downtown. Go 9 blocks south on Dawson St. Turn left onto Lenoir. Cross over McDowell Street and Raleigh Convention Center will be on the left. Entrance to parking is one block ahead on Lenoir on left (Raleigh Marriott City Center Garage).

From Glenwood Avenue:

Take Glenwood Avenue east (U.S. 70E) toward downtown. At end of Glenwood, turn left onto W. Morgan Street.

Turn right onto S. Salisbury St. Raleigh Convention Center will be ahead on the right. To enter parking, go past the Raleigh Convention Center and turn left onto Lenoir Street and the entrance to Raleigh Marriott City Center Garage is on the left.

HOTEL INFORMATION: RALEIGH MARRIOTT CITY CENTER

The Raleigh Marriott, 500 Fayetteville St., is connected to the Raleigh Convention Center by a walkway. It is conveniently located in the heart of downtown Raleigh, and within walking distance of many renowned restaurants. Search for restaurants at <http://www.visitraleigh.com/visitors/restaurants/>. Located in the Marriott is the Bar Posta & the Tuscan Posta Grille, which features traditional Italian fare.

A block of rooms has been reserved for the evenings of November 2 and 3 at the Raleigh Marriott City Center. You may make reservations by calling 1-919-833-1120. Rooms cost \$129 per night. When making reservations, please say you are attending the North Carolina Affordable Housing Conference. The block of rooms will be released to the general public on October 4, 2009. **We encourage you to park at the Marriott City Center Deck.** Parking vouchers will be available at the Housing Conference registration desk.

YOU ARE RESPONSIBLE FOR MAKING YOUR OWN HOTEL RESERVATIONS.

Sponsors

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First Citizens Bank

KMW Builders

NC Housing Search

North State Bank

Novogradac & Company LLP

Progress Energy

RBC Bank

Reznick Group

Senn-Dunn Insurance

The North Carolina Community Development Initiative

Tightlines Designs/Maurer Architecture

U.S. Bank

Wachovia

Weaver-Kirkland Housing LLC

Wells Fargo

Woodforest Bank

Registration Form

Please complete all fields and mail form with payment, or go to www.NCHousingConference.com to register online.

Name: _____ Title: _____

Company: _____

Address: _____ City/State/Zip: _____

Please use billing address if registering by credit card.

Phone: _____ Email: _____

Credit Card Number: _____ Expiration Date: _____

Circle credit card type: **Visa / Mastercard** Name of Cardholder: _____

Signature: _____

Are you a housing counselor? _____ yes _____ no

Attending the Housing North Carolina Awards Luncheon on November 3? _____ yes _____ no

Attending the Networking Reception on November 3? _____ yes _____ no

Attending the N.C. Housing Coalition Awards Luncheon on November 4? _____ yes _____ no

Do you require vegetarian meals? _____ yes _____ no

Please check your workshop preferences:

Tuesday 10:45

_____ Industry Update

Tuesday 2:15

_____ Annual Developers' Workshop

_____ How to Comply with CRA in the Current Economy

_____ New Resources Available to Help Homeless

_____ Tools for Turning Minority Buyers Into Homeowners in a Tight Credit Market

_____ New Resources: Improving the Energy Efficiency of Your Local Housing Stock

_____ Housing Counselors: State Resources to Save Homes

Tuesday 3:45

_____ Annual Developers' Workshop (cont.)

_____ The Complexities of Compliance

_____ Can FHLB Community Development Programs Work for You?

_____ Moving Veterans from Homelessness to Home

_____ Could Manufactured Housing Work in Your Next Development?

_____ Putting Neighborhood Stabilization Funds to Work

_____ Housing Counselors: Tools for Ensuring Long-Term Success for Homeowners

Wednesday 9:15

_____ New Routes to CRA Credit for your Bank

_____ Keys to Successful Re-Entry Housing

_____ Tax Credit 101

_____ How to Put Stimulus Funds to Work in Your Community

_____ Housing Counselors: The Inside Scoop on Working Effectively with Servicers

Wednesday 10:45

_____ Secondary Market Resources: Where Can You Sell Your Loans?

_____ Communication Tools That Can Help You Counter NIMBYism

_____ How Will Tax Credit Changes Affect Your Next Rental Development?

_____ The Case for Work-Centered Housing

_____ Housing Counselors: Preparing Your Clients to Buy Their First Home

Payment and Registration:

The fee for the conference is \$145. If you are a member of the N.C. Housing Coalition, the Coalition is providing a reduced rate of \$125. Registration and fees must be received by NCHC on or before October 14, 2009. For registrations received after October 14, 2009, the fee will be \$165; NC Housing Coalition members will pay \$145.

Fees include the conference, all materials, two luncheons, networking reception, continental breakfasts, and breaks. You may register in one of two ways. Register online at www.NCHousingConference.com with a credit card or send a check payable to NCHC to 224 S. Dawson Street, Raleigh, NC 27601. Do **NOT** register online unless you're ready

to pay by credit card. Registrations not accompanied by a payment will not be saved. Registrations will not be accepted by phone. No refunds will be made for any reason after **10/14/09**.

If you'd like to Exhibit, the cost will be \$150 for NC Housing Coalition member nonprofits and \$450 for everyone else.

Confirmation:

If you do not receive an email confirmation of your registration, please contact the N.C. Housing Coalition at 919-881-0707. For additional registrations, please copy this form. For more information, contact John Niffenegger at the N.C. Housing Coalition at 919-881-0707.



NORTH CAROLINA HOUSING COALITION
224 S. Dawson St.
Raleigh, NC 27601

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2009

North Carolina Affordable Housing Conference

Housing Works

You'll hear from experts on:

- CRA credits
- Tax credit development and compliance
- Using stimulus funds
- Communication tools to counter NIMBYism
- Housing for special populations
- Minority home buying

Special Conference Features:

- Annual Developers' Workshop on the 2010 QAP
- Special Track and CE Credits for Housing Counselors
- Internet Café to Keep You Connected to Your Business

