

CONFERENCE PROGRAM

PROMISES TO KEEP IN CHALLENGING TIMES

2012 National Rural Housing Conference

Housing Assistance Council

December 6–7, 2012
Pre-Conference Activities December 5
Hyatt Regency Washington, Capitol Hill



CONFERENCE AT A GLANCE

WEDNESDAY, DECEMBER 5

- 7:00 am–7:30 pm REGISTRATION/INFORMATION**
Columbia Foyer
- 8:30 am–5:30 pm SECTION 502 TRAINING**
Congressional A
- 8:30 am–5:15 pm PRE-CONFERENCE MEETINGS**
Ballroom Level
- 6:00 pm–8:00 pm KICK-OFF RECEPTION**
Honoring Veterans in Rural America
Regency Ballroom

THURSDAY, DECEMBER 6

- 7:00 am–7:30 pm REGISTRATION/INFORMATION**
Columbia Foyer
- 8:00 am–10:00 am OPENING PLENARY**
Keynote: Robert Greenstein, President
Center on Budget and Policy Priorities

Presentation: Lance George, HAC
Taking Stock: Rural America in Challenging Times
Regency Ballroom
- 10:30 am–5:30 pm SECTION 502 TRAINING**
Congressional A
- 10:30 am–12:00 pm CONCURRENT WORKSHOPS**
- 12:00 pm–2:00 pm LUNCHEON PLENARY**
The National Rural Housing Coalition Luncheon
Regency Ballroom
- 2:30 pm–5:30 pm CONCURRENT WORKSHOPS**
- 6:15 pm–10:00 pm RURAL HOUSING AWARDS BANQUET**
Regency BCD

FRIDAY, DECEMBER 7

- 7:00 am–7:30 pm REGISTRATION/INFORMATION**
Columbia Foyer
- 8:00 am–10:00 am BREAKFAST PLENARY**
HUD and USDA: The Nuts and Bolts
Regency Ballroom
- 10:30 am–5:30 pm SECTION 502 TRAINING**
Congressional A
- 10:30 am–12:00 pm CONCURRENT WORKSHOPS**
- 12:00 pm–3:00 pm LUNCHEON PLENARY**
Issues facing Rural America
Regency Ballroom
- 3:30 pm–6:00 pm CONCURRENT WORKSHOPS**
- 6:30 pm–7:30 pm FAREWELL RECEPTION**
Regency B

LEARNING SERIES

- | | |
|---|---|
|  Green Building Workshops A4, A7, D3, D5 |  Native American Housing A2, A3, B7, D5 |
|  Preservation & Rental Housing A1, A3, A6, C8 |  Self-Help Housing A3, A8, B1, C6 |
|  Senior Housing A1, A3, A6, C8, C9, D7 |  Veterans Housing A2, A3, C8, C9, D1 |



**TWEET YOUR
CONFERENCE
EXPERIENCE**

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#rural2012

#nrhcbi

2012 National Rural Housing Conference

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WELCOME TO THE NATIONAL RURAL HOUSING CONFERENCE



Promises to Keep in Challenging Times

Dear Conference Attendees,

The Housing Assistance Council and our co-sponsors are very pleased to welcome you to the 2012 National Rural Housing Conference. Our theme this year, *Promises to Keep in Challenging Times*, recognizes that we are in a difficult period, but that affordable housing is still a goal worth pursuing. Today more than ever we seem to be in danger of losing the nation's focus on the promise of affordable rural housing. The Housing Act of 1949 dedicated the nation to the pursuit of "a decent home and a suitable living environment for every American family." For 60 years this promise has been kept for rural America in large part through the partnership of community-based developers with HUD and USDA rural housing programs. These and other resources have worked together to house millions of families successfully. But we are slipping back on these promises. Our challenge, working together, is to save the institutions and resources that are the foundation of those promises.

We hope that the conference will help foster new relationships among its participants, laying the foundation for more opportunities to work together toward lasting change. We urge you to continue at home the dialogues begun here. We hope you are able to gather new ideas and strategies, learn and share in workshops and other events, strengthen your resolve to improve conditions in your communities, and accomplish new goals.

HAC also would like to thank the partners who have helped make the National Rural Housing Conference possible. The conference is a collaborative effort undertaken with the assistance of a conference advisory committee comprised of more than 40 different organizations. We thank them for their help in designing the conference agenda, as well as identifying workshop topics and speakers. We are especially grateful to our sponsors and major contributors, whose generosity allows us to keep registration fees low. Their support of the National Rural Housing Conference scholarship fund made it possible for more than 200 participants to be here with us.

In 1922 the poet Robert Frost wrote, "I have promises to keep and miles to go before I sleep." In a 1966 message to Congress, President Lyndon Johnson said that the "abolition [of] rural poverty may require a journey of a thousand miles." In 2012 we still believe in the promises, and are still willing to travel the miles.

Thank you for being a part of the 2012 National Rural Housing Conference.

Sincerely,

A handwritten signature in black ink, appearing to read "Moises Loza".

Moises Loza
Executive Director

A handwritten signature in black ink, appearing to read "Twila Martin Kekahbah".

Twila Martin Kekahbah
Board Chair

A handwritten signature in black ink, appearing to read "Polly Nichol".

Polly Nichol
President

GENERAL INFORMATION

REGISTRATION INFORMATION

The Registration Desk is located in the Columbia Foyer on the Ballroom Level. The Information Desk is located at the Regency Wall on the Ballroom Level.

Registration/Information Hours

| | |
|-----------------------|-----------------|
| Wednesday, December 5 | 7:00 am–7:30 pm |
| Thursday, December 6 | 7:00 am–7:30 pm |
| Friday, December 7 | 7:00 am–7:30 pm |

If you need help, HAC technical assistance staff at the Information Desk will be able to assist you with choosing which workshops to attend.

CONFERENCE NAME BADGES

Your conference badge is your pass to the meals and events you are registered to attend. If you need to replace a lost name badge, please inquire at the Registration Desk. If you would like to purchase additional tickets for the awards banquet dinner, please go to the Registration Desk, located in the Columbia Foyer. The cost is \$85 for additional awards banquet tickets.

EVALUATIONS

Please complete a workshop evaluation form for each workshop session you attend. The workshop evaluations will be provided to you during the workshop and the completed evaluations should be returned to the workshop coordinator before you leave the room.

The overall conference evaluation can be found in your conference packet. Please take a few moments at the end of the conference to provide us with your feedback. These forms can be returned to the Registration/Information area on the Ballroom Level.

HOTEL INFORMATION

Conference attendees can be reached at the Hyatt Regency Hotel Washington on Capitol Hill by calling 202-737-1234 or 1-800-233-1234. Callers should ask to be directed to the National Rural Housing Conference Information Desk.

For your convenience, the hotel concierge is located on the Lobby Level to answer any questions.

EXHIBIT HALL

Please visit the Exhibit Hall located in the Regency Foyer and the Columbia Foyer on the Ballroom Level. Organizations and vendors that support low-income rural housing development will display their products and services. Please take advantage of this vast informational resource.

A list of exhibitors is included on page 20.

Exhibit Hall Hours

| | |
|-----------------------|-----------------|
| Wednesday, December 5 | 4:00 pm–7:30 pm |
| Thursday, December 6 | 7:30 am–7:30 pm |
| Friday, December 7 | 7:30 am–6:00 pm |

CONNECT

There are many opportunities now to connect with people before, during, and after an event. To help conference participants stay in touch and share experiences, HAC has created these social media platforms:

- **Twitter Hashtags**
#nrhc12, #rural2012, #nrhcbi
- **Conference LinkedIn Group page**
<http://tinyurl.com/nrhc12ligrp>
- **Photo sharing**
<http://www.flickr.com/groups/nrhc12/>
- **Facebook**
[Facebook.com/HousingAssistanceCouncil](https://www.facebook.com/HousingAssistanceCouncil)



The conference provides an excellent opportunity for networking with fellow participants.

CONFERENCE FEATURES

TAKING STOCK: RURAL PEOPLE, POVERTY, AND HOUSING IN THE 21ST CENTURY

Nearly 30 years ago the Housing Assistance Council published *Taking Stock*, one of the first comprehensive assessments of rural poverty and housing conditions in the United States. Since the 1980s, HAC has presented *Taking Stock* every ten years following the release of the Census. Using data from the 2010 decennial Census and American Community Survey, HAC presents the newest edition of *Taking Stock*, highlighting the social, economic, and housing characteristics of rural Americans.

BEFORE I...

The National Rural Housing Conference always includes an interactive element, a place or activity where participants can come together, share thoughts and ideas, and learn from each other. At this conference, the interactive activity is based on the international public art projects “Before I die _____”, which can be found in cities across the world.

In your bags are three cards, which say “Before I...”, “Before I Retire...”, and “Before We Meet Again...”. Write out your thoughts on any or all of your cards and place them on the boards in the Exhibit Hall. HAC will take pictures of the boards as they take shape, and share some of these thoughts through social media.

QUILTS

Quilts, particularly home-made quilts, are readily identifiable symbols of ingenuity, pride, and enduring quality. These are also key elements of rural sustainability. We are proud to announce that two quilts have been made exclusively for the 2012 Conference. These quilts will be on display throughout the conference and then will be raffled off. Information about the raffle will be at the Information Desk. The proceeds from the raffle will be donated to local nonprofit organizations in the communities from which the quilts were created. Please personally thank our generous quilt makers:

- Emma ‘Pinky’ Clifford, Oglala Sioux Tribe Partnership for Housing, Pine Ridge Reservation
- Tammye Trevino, USDA Rural Housing Service Administrator

WORKSHOP NOTES

If you are interested in learning about a conference workshop that you were unable to attend, you will be able to access workshop presentations from the HAC website, www.ruralhome.org and HAC’s Slideshare page, www.slideshare.com/ruralhome. The conference notes will be available several weeks following the conference.

LEARNING SERIES

-  **Green Building** These workshops will offer information, skills, and resources attendees can use to integrate green building strategies into their affordable housing projects.
-  **Native American Housing** Sponsored in partnership with Oweesta, these workshops relate to developing affordable housing or managing organizations serving Native American communities.
-  **Preservation & Rental Housing** Participants will learn of new developments in affordable housing preservation policy, and techniques for preservation of affordable rental housing. Some workshops will focus on preserving housing for seniors and veterans.
-  **Self-Help Housing** Workshops covering a range of self-help development and program topics will be offered throughout the conference. Join expert and novice self-help housing developers as they learn new skills and exchange critical information.
-  **Senior Housing** These workshops will cover a series of topics related to housing seniors in rural areas. Learn from policy experts, service coordinators, and organizations that have successfully developed housing for rural seniors. *Sponsored by The Atlantic Philanthropies.*
-  **Veterans Housing** Join experts from local organizations to learn best practices and innovative approaches for housing rural veterans. *Sponsored by The Home Depot Foundation.*

CONFERENCE FEATURES

DISCUSS THE ISSUES SHARE YOUR VIEWS

During the final conference plenary at lunch on Friday, December 7, participants and HAC will engage in a dialogue about important rural housing issues. Conference attendees will join in facilitated discussions to share, learn, and strategize about seven issues. There will be an opportunity for participants to raise additional topics as well. Each discussion group will summarize its recommendations, and after the conference HAC will compile a report.

Your registration materials include a set of brief issue papers. You are encouraged to review the paper about your selected topic, as these will serve as the starting points for discussions.

Participants will choose among the following seven topics:

- Building a New Generation of Rural Housing Professionals and Leaders
- Energy Efficiency Issues in Affordable Rural Housing
- Housing Options for Rural Seniors
- Preserving Affordable Rural Rental Housing
- Saving USDA Rural Development and its Programs
- Serving High Need Areas and Vulnerable Populations
- Strategic Partnerships for Rural Nonprofits

SECTION 502 PACKAGING TRAINING FOR NONPROFIT ORGANIZATIONS

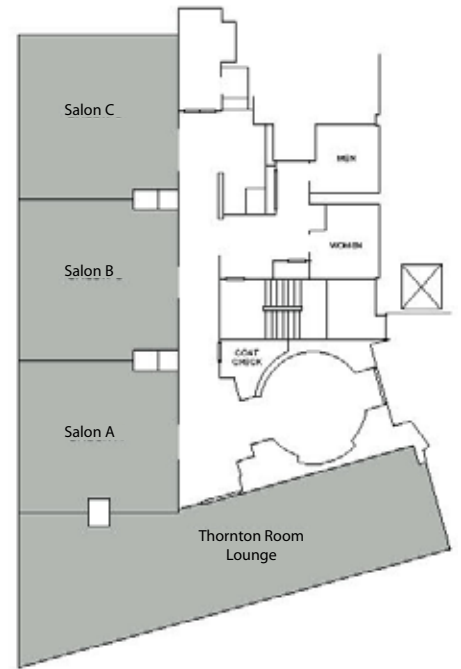
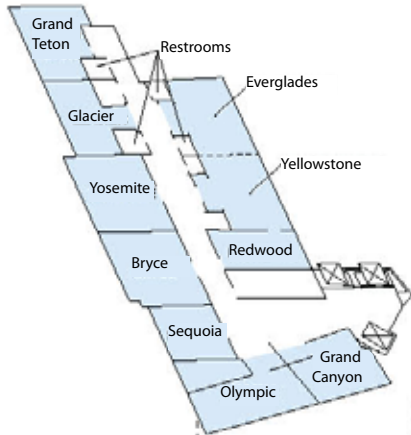
This three-day advanced course covers USDA Rural Development's Section 502 Direct Loan Program and provides invaluable insight as to how this homeownership financing resource can be utilized. Learn how to assist potential borrowers and work in partnership with RD staff, as well as other nonprofit organizations and regional intermediaries to deliver successful Section 502 loan packages. This course is intended for and specifically framed for those experienced in utilizing Section 502. Participants will learn regulations and practical applications of the loan program, while developing a strong understanding of 502 direct underwriting and packaging standards. Following the course, participants are encouraged to take the online exam. Bring your laptops.

This training is closed. HAC conducts Section 502 Packaging Trainings multiple times throughout the year. To sign up to receive alerts about upcoming trainings. Sign up for HAC News at www.ruralhome.org.

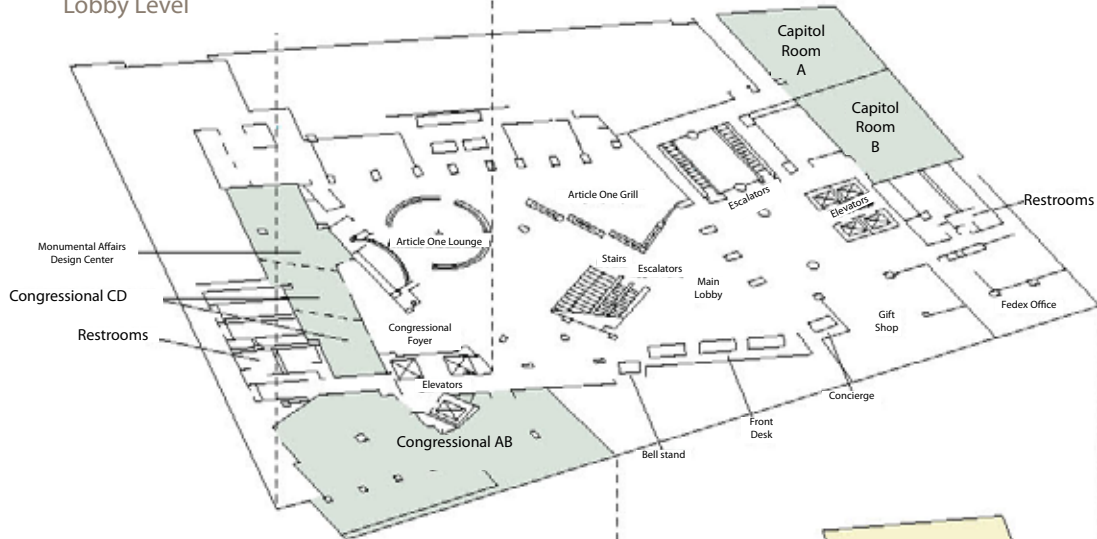
HOTEL FLOOR PLAN

11th Floor Thornton Room

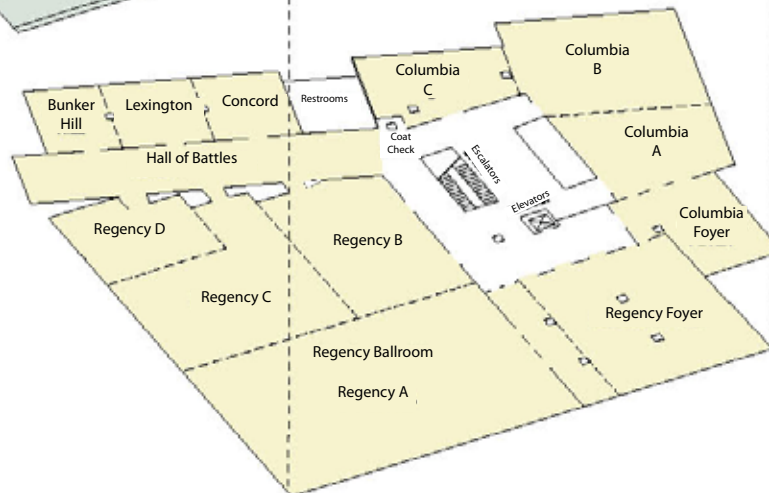
2nd Floor Conference Level



Lobby Level



Ballroom Level



CONFERENCE SCHEDULE

WEDNESDAY, DECEMBER 5

7:00 am–7:30 pm REGISTRATION AND INFORMATION

Columbia Foyer

8:00 am–7:30 pm Networking Room

Grand Canyon, Conference Level

GUEST SPEAKER

12:30 pm–1:30 pm Clinton C. Jones, III

General Counsel, Committee on Financial Services
House of Representatives
Columbia AB

PRE-CONFERENCE MEETINGS *(MEETINGS ARE CLOSED UNLESS OTHERWISE NOTED.)*

8:30 am–10:30 am USDA RD Section 502 Consortium Meeting

Lexington

8:30 am–5:30 pm USDA RD Section 502 Packaging Training for Nonprofits

Congressional A

11:00 am–1:00 pm National Rural Self Help Association

Columbia AB

1:00 pm–5:00 pm RCDI Green Building Meeting

Columbia C

1:00 pm–5:00 pm RCDI Asset Management Meeting

Congressional B

1:30 pm–4:30 pm National Farmworker Alliance Meeting

Lexington

1:30 pm–3:00 pm HAC Loan Product Focus Group Meeting

Concord

2:00 pm–4:00 pm Native American Housing Stakeholders *(Open meeting)*

Capitol Room B

2:00 pm–4:00 pm National Farm Labor Housing Directors

Columbia AB

2:00 pm–3:30 pm Rural Senior Housing Grantees Meeting

Bunker Hill

3:45 pm–5:15 pm Rural Veterans Housing Stakeholder Meeting *(Open meeting)*

Regency D

4:15 pm–5:30 pm National Rural Housing Coalition Meeting

Columbia AB

KICK-OFF RECEPTION

6:00 pm–8:00 pm *Honoring Veterans in Rural America*

Regency Ballroom ABC

Welcome Polly Nichol, HAC Board President and Director of Housing Programs,
Vermont Housing and Conservation Board

Remarks Heather Pritchard, Manager, National Partnerships, The Home Depot
Foundation

Presentation of award from HAC and the Home Depot Foundation

Rep. Jeff Miller (R-Fla.)
Chairman of House Committee on Veterans' Affairs

2012 National Rural Housing Conference

CONFERENCE SCHEDULE

THURSDAY, DECEMBER 6

7:00 am–7:30 pm REGISTRATION AND INFORMATION

Columbia Foyer

8:00 am–10:00 am OPENING PLENARY

Keynote: Robert Greenstein, President

Center on Budget and Policy Priorities

Presentation: Lance George, HAC

Taking Stock: Rural America in Challenging Times

Regency Ballroom ABC

10:30 am–5:30 pm USDA RURAL DEVELOPMENT SECTION 502 PACKAGING TRAINING FOR NONPROFITS

Congressional A (Includes break at 12:00 pm for Conference Luncheon)








10:30 am–12:00 pm CONCURRENT MORNING WORKSHOPS

-   A1 Housing the Elderly: Keeping Our Promise to Rural Seniors
-   A2 Beyond the Four Walls: Addressing the Challenges of Rural Homelessness for Veterans and Families
- A9 Overview of Community Drinking Water and Wastewater Services
-  B1 Survival of the Fittest: Tools for Tough Times
- B2 Staffing Needs of an Organization: Recruitment, Development, Retention
- C1 Partnering with Philanthropy
- C2 Fee for Service: A Revenue Generating Strategy for Nonprofits
-  D1 Housing Counseling: Emerging Issues
- D2 A New Direction for Manufactured Housing: How Far Have We Come? Where Do We Go From Here?

12:00 pm–2:00 pm NATIONAL RURAL HOUSING COALITION LUNCHEON

Regency Ballroom ABC

2:30 pm–5:30 pm CONCURRENT AFTERNOON WORKSHOPS

-      A3 From Paper to Projects: Overview of Successful Rural Affordable Housing Development
-  A4 Green Acquisition Rehab/Resale
- B3 Building Blocks for Board Development
- B4 Connecting your Nonprofit in the Digital Age
- B9 Keeping Water Wells Safe: Guidance for Owners
- C3 Assemble, Parade and Drum up Enthusiasm: Measuring the Impact of Rural Housing Development
- C4 Recent Programmatic Changes to the HOME Program: Adapting to Endure and Thrive
-  D3 Innovative Construction Technologies: New and Proven Existing Technologies, Materials and Construction Alternatives
- D4 Sustainable Communities: Rural Perspective, Effective Strategies and Tools

6:15 pm–10:00 pm RURAL HOUSING AWARDS BANQUET

Regency Ballroom BCD



2012 National Rural Housing Conference

CONFERENCE SCHEDULE

FRIDAY, DECEMBER 7

7:00 am–7:30 pm REGISTRATION AND INFORMATION

Columbia Foyer

8:00 am–10:00 am BREAKFAST PLENARY

HUD AND USDA RURAL DEVELOPMENT: THE NUTS AND BOLTS

HUD Breakout

Regency Ballroom ABC

USDA RD Breakout

Columbia B

10:30 am–5:30 pm USDA RURAL DEVELOPMENT SECTION 502 PACKAGING TRAINING FOR NONPROFITS

Congressional A *(Includes break at 12:00 pm for Conference Luncheon)*

10:30 am–12:00 pm CONCURRENT MORNING WORKSHOPS

A5 Renting is a Two Way Street



A6 Preserving Rural Rental Housing for Families and Seniors

B5 Financial Management and Federal Compliance Issues for Nonprofit Organizations

B6 Advocacy for Rural Housing

C5 Alternative Financing Sources: Obtaining Loan Fund Capital for Rural Housing Projects



C6 Banking on USDA: Rural Development's Section 502 and Section 504 Financing for Homeownership and Repair



C9 Homeownership and Home Repair Programs for Veterans and Seniors



D5 Building Green Affordable Homes and Job Creation

D6 Growing Smart and Staying Rural: Incorporating Smart Growth Principles into Rural Housing and Communities

12:00 pm–3:00 pm CLOSING LUNCHEON PLENARY

Regency Ballroom ABC

3:30 pm–6:00 pm CONCURRENT AFTERNOON WORKSHOPS



A7 Surviving the Transition to Energy Star 3.0



A8 Construction Management: Cost Estimating to Construction Coordination and Inspections



B7 Business Planning for Successful Nonprofits

B8 How to Access and Utilize Data to Advocate and Effectively Make Your Case

C7 Let's Get Fiscal!



C8 Financing Affordable Rental Projects



D7 Aging in Place: Housing and Services for a Growing Elderly Population

D8 Affordable Housing as Economic Development: How Housing People Can Lead to a Stronger Economy

D9 Septic System Basics for Homeowners, Community Leaders, Planners, and Realtors

6:30 pm–7:30 pm FAREWELL RECEPTION





Regency B

2012 National Rural Housing Conference


CONCURRENT WORKSHOP LISTINGS AND ROOM ASSIGNMENTS

THURSDAY MORNING WORKSHOPS DECEMBER 6, 10:30 AM–12:00 PM

Track A: Strategies and Methods for Developing Affordable Housing

-   A1: Housing the Elderly: Keeping Our Promise to Rural Seniors
Columbia C
-   A2: Beyond the Four Walls: Addressing the Challenges of Rural Homelessness for Veterans and Families
Congressional C&D
- A9: Overview of Community Drinking Water and Wastewater Services
Congressional B


Track B: Managing Efficient and Effective Organizations

-  B1: Survival of the Fittest: Tools for Tough Times
Columbia B
- B2: Staffing Needs of an Organization: Recruitment, Development, Retention
Concord

Track C: Funding Affordable Housing and Community Development






- C1: Partnering with Philanthropy
Lexington
- C2: Fee for Service: A Revenue Generating Strategy for Nonprofits
Columbia A

Track D: Innovative Approaches and Current Policy Issues

-  D1: Housing Counseling: Emerging Issues
Bunker Hill
- D2: A New Direction for Manufactured Housing: How Far Have We Come? Where Do We Go From Here?
Regency D

THURSDAY AFTERNOON WORKSHOPS DECEMBER 6, 2:30 PM–5:30 PM

Track A: Strategies and Methods for Developing Affordable Housing

-     A3: From Paper to Projects: Overview of Successful Rural Affordable Housing Development
Columbia B
-  A4: Green Acquisition Rehab/Resale
Bunker Hill


Track B: Managing Efficient and Effective Organizations

- B3: Building Blocks for Board Development*
Lexington
- B4: Connecting your Nonprofit in the Digital Age
Concord
- B9: Keeping Water Wells Safe: Guidance for Owners
Congressional B

Track C: Funding Affordable Housing and Community Development

- C3: Assemble, Parade and Drum up Enthusiasm: Measuring the Impact of Rural Housing Development*
Regency D
- C4: Recent Programmatic Changes to the HOME Program: Adapting to Endure and Thrive
Columbia C

Track D: Innovative Approaches and Current Policy Issues

-  D3: Innovative Construction Technologies: New and Proven Existing Technologies, Materials and Construction Alternatives*
Congressional C&D
- D4: Sustainable Communities: Rural Perspective, Effective Strategies and Tools
Columbia A

**Workshop will run from 2:30 to 4:00 pm.*


2012 National Rural Housing Conference

CONCURRENT WORKSHOP LISTINGS AND ROOM ASSIGNMENTS

FRIDAY MORNING WORKSHOPS DECEMBER 7, 10:30 AM–12:00 PM

Track A: Strategies and Methods for Developing Affordable Housing

A5: Renting is a Two Way Street
Concord

  A6: Preserving Rural Rental Housing for Families and Seniors
Congressional C&D


Track B: Managing Efficient and Effective Organizations

B5: Financial Management and Federal Compliance Issues for Nonprofit Organizations
Regency D

B6: Advocacy for Rural Housing
Lexington



Track C: Funding Affordable Housing and Community Development

C5: Alternative Financing Sources: Obtaining Loan Fund Capital for Rural Housing Projects
Columbia B

 C6: Banking on USDA: Rural Development's Section 502 and Section 504 Financing for Homeownership and Repair
Bunker Hill

  C9: Homeownership and Home Repair Programs for Veterans and Seniors
Congressional B


Track D: Innovative Approaches and Current Policy Issues


  D5: Building Green Affordable Homes and Job Creation
Columbia A

D6: Growing Smart and Staying Rural: Incorporating Smart Growth Principles into Rural Housing and Communities
Columbia C


FRIDAY AFTERNOON WORKSHOPS DECEMBER 7, 3:30 PM–6:00 PM

Track A: Strategies and Methods for Developing Affordable Housing

 A7: Surviving the Transition to Energy Star 3.0*
Concord

 A8: Construction Management: Cost Estimating to Construction Coordination and Inspections*
Bunker Hill

Track B: Managing Efficient and Effective Organizations

 B7: Business Planning for Successful Nonprofits
Regency D


B8: How to Access and Utilize Data to Advocate and Effectively Make Your Case*
Congressional C&D

Track C: Funding Affordable Housing and Community Development

C7: Let's Get Fiscal!*
Lexington

   C8: Financing Affordable Rental Projects
Columbia B

Track D: Innovative Approaches and Current Policy Issues

 D7: Aging in Place: Housing and Services for a Growing Elderly Population
Columbia C

D8: Affordable Housing as Economic Development: How Housing People Can Lead to a Stronger Economy*
Columbia A

D9: Septic System Basics for Homeowners, Community Leaders, Planners, and Realtors
Congressional B

**Workshop will run from 3:30 to 5:00 pm.*

WORKSHOP DESCRIPTIONS

TRACK A

STRATEGIES AND METHODS FOR DEVELOPING AFFORDABLE HOUSING

A1

Housing the Elderly: Keeping Our Promise to Rural Seniors

Time: Thursday, 10:30 am–12:00 pm
Location: Columbia C

Rural America has a large and growing senior population, but also often lacks housing resources and capacity. In fact, most federal housing programs for the elderly have been cut in this current period of budget austerity. How are organizations meeting the growing need while adjusting to changes in HUD and USDA programs? Learn more about changing demographics, policy, and advocacy at this workshop.

Moderator: Robert Zdenek, National Community Reinvestment Coalition

Presenters: Maicie Jones, AARP Foundation
Nancy Libson, LeadingAge
Eric Oberdorfer, Housing Assistance Council

A2

Beyond the Four Walls: Addressing the Challenges of Rural Homelessness for Veterans and Families

Time: Thursday, 10:30 am–12:00 pm
Location: Congressional C&D

Housing is one of the most critical elements of survival. Never has there been a more concerted effort to address homelessness issues facing our nation's veterans, children, and families. Through this workshop, participants will explore the unique challenges faced by rural communities as well as innovative approaches, strategies, models, and methods being utilized to respond to those challenges.

Moderator: Neil J. Donovan, National Coalition for the Homeless

Presenter: Susan Holley-Lowe, Women's Shelter of South Texas

A3

From Paper to Projects: Overview of Successful Rural Affordable Housing Development

Time: Thursday, 2:30 pm–5:30 pm
Location: Columbia B

The goal of any affordable housing developer is to provide housing opportunities for families, seniors, and veterans at the bottom of the economic ladder. This session will provide an overview from experienced developers, including how to nail down the concept, inspect feasibility, assemble the money, cement construction, and deliver qualified renters or homebuyers.

Moderator: Andrew Bias, Mennonite Housing Rehabilitation Services, Inc./HAC Board Member

Presenters: Tom Carew, Federation of Appalachian Housing Enterprises
Tom Collishaw, Self-Help Enterprises, Inc.
Billie Heath, Rural Community Assistance Corporation
Becky Phelps, Turtle Mountain Housing Authority

A4

Green Acquisition Rehab/Resale

Time: Thursday, 2:30 pm–5:30 pm
Location: Bunker Hill

This workshop is intended for organizations undertaking an acquisition for resale program. New green techniques in rehabilitation of existing units will be discussed. Other topics to be covered include acquisition, health and safety issues, work write-ups, cost estimates, and construction methods.

Moderator: Eugene Gonzales, Housing Assistance Council

Presenter: Armand Magnelli, Livable Housing, Inc.

WORKSHOP KEY:

- | | |
|---|---|
|  Green Building |  Native American Housing |
|  Preservation & Rental Housing |  Self-Help Housing |
|  Senior Housing |  Veterans Housing |

A5

Renting is a Two Way Street

Time: Friday, 10:30 am–12:00 pm

Location: Concord

Do you struggle to find responsible tenants? Would you like to have a better relationship with your current tenants? A strong tenant education program can help address your concerns by providing current and potential tenants with guidance on their responsibilities. Come hear from practitioners who provide practical education to help renters to acquire and keep decent housing.

Moderator: Swynice Hawkins, Tri-County Community Development Corporation/HAC Board Member

Presenters: Danielle Hill, Nebraska Association of Housing Developers
Marty Miller, Office of Rural & Farmworker Housing

A6

Preserving Rural Rental Housing for Families and Seniors

Time: Friday, 10:30 am–12:00 pm

Location: Congressional C&D

Tenants in USDA-financed rentals – the majority of whom are elderly – depend on their affordable homes, but resources and policies regarding preservation of these developments are changing. Panelists will discuss USDA policies as well as strategies for preservation in the current economic climate.

Moderator: Gideon Anders, National Housing Law Project/HAC Board Member

Presenters: Laurence Anderson, Rural Housing Preservation Associates
Janaka Casper, Community Housing Partners/HAC Board Member
Tanya Eastwood, Greystone Affordable Housing Initiatives
Bryan Hooper, USDA Rural Housing Service

A7

Surviving the Transition to Energy Star 3.0

Time: Friday, 3:30 pm–5:00 pm

Location: Concord

Green, energy efficient housing is everyone's goal, but maintaining affordability is a growing challenge to many nonprofit developers. This session has been designed to provide ample opportunities for experts and participants to swap ideas and learn from each other about cost saving strategies through alternative design, construction materials and methods, and best practices in the field. Please bring your ideas on what you are doing to increase energy efficiency while maintaining affordability in your developments.

Moderator: Jerry Williamson, Housing Assistance Council

Presenters: Ben Bunker, ICF International
Dean Gamble, Environmental Protection Agency
Nick Tilsen, Thunder Valley Community Development Corporation
Meghan Walsh, USDA Rural Development

A8

Construction Management: Cost Estimating to Construction Coordination and Inspections

Time: Friday, 3:30 pm–5:00 pm

Location: Bunker Hill

Rising building material costs and energy efficient construction requirements make cost estimating and managing your project's scope of work and required inspections more important than ever. This session will provide guidance in estimating project costs, managing the construction process, and coordinating your project scope with important scheduling activities.

Moderator: Frank Martinez, Housing Assistance Council

Presenters: William Downs, USDA Rural Development
Irma Myers, Housing America Corporation

A9

Overview of Community Drinking Water and Wastewater Services

Time: Thursday, 10:30 am–12:00 noon

Location: Congressional B

As a homeowner or developer of affordable housing, it is important that you are aware of how the vital services of drinking water and wastewater are provided in your community. This presentation will use non-technical language to explain drinking water and wastewater treatment and delivery. For drinking water, both ground water and surface water systems will be reviewed; for wastewater, centralized and onsite systems will be described. Information will be given on career opportunities in the water and wastewater industry, which offers secure employment with benefits, opportunities for advancement, and a sense of service to the community.

Moderator: Stephen Padre, Rural Community Assistance Partnership

Presenters: Dave Clark, Rural Community Assistance Partnership
Robert Stewart, Rural Community Assistance Partnership

B1

Survival of the Fittest: Tools for Tough Times 🏠

Time: Thursday, 10:30 am–12:00 pm

Location: Columbia B

During tough economic times nonprofit housing organizations may feel squeezed between rising demands and falling resources. In order to survive, and thrive, your organization must be proactive in assessing and accepting the new economic reality and seek new opportunities wherever they may arise. Join us as we discuss how nonprofits can realign – from scaling back programs, to partnering with other agencies, to merging organizations. We'll address a variety of approaches for nonprofit housing organizations of all shapes and sizes.

Moderator: Peter Carey, Self-Help Enterprises, Inc./HAC Board Member

Presenters: Joyce Barr, PHASE, Inc.
Rozann Downing, Community Action Network
Christopher W. Sanchez, NALCAB

B2

Staffing Needs of an Organization: Recruitment, Development, Retention

Time: Thursday, 10:30 am–12:00 pm

Location: Concord

Finding and keeping skilled staff can be a challenge, especially for rural organizations. A panel of experts will share career development tools, succession planning, self-help and coaching, tapping into the existing talent in your community, and providing learning opportunities for current staff members. Panelists will also share information on dynamics of successful staffing and nurturing the next generation of rural housing and economic development leaders.

Moderator: Andrew Bias, Mennonite Housing Rehabilitation Service, Inc./HAC Board Member

Presenters: Stanley Keasling, Rural Community Assistance Corporation
Melody Thomas-Scott, TransitionGuides

WORKSHOP KEY:

| | | | |
|---|-------------------------------|---|-------------------------|
|  | Green Building |  | Native American Housing |
|  | Preservation & Rental Housing |  | Self-Help Housing |
|  | Senior Housing |  | Veterans Housing |

B3

Building Blocks for Board Development

Time: Thursday, 2:30 pm–4:00 pm

Location: Lexington

A successful nonprofit organization must have a responsible and engaged board of directors. This workshop will address fundamental nonprofit governance concepts including board members' roles and responsibilities, board policies, and financial and legal oversight.

Moderator: Twila Martin Kekahbah, Turtle Mountain Band of Chippewa/HAC Board Member

Presenters: Kelly Cooney, Housing Assistance Council
Joe Myer, NCALL Research

B4

Connecting your Nonprofit in the Digital Age

Time: Thursday, 2:30 pm–5:30 pm

Location: Concord

Does every organization need a Facebook page? Is Twitter right for your organization? Is your website effective, or do you need help building it? And how can rural organizations take advantage of the internet when broadband access is so spotty? Join a panel of experts who can answer these and many other questions. This interactive workshop will give you the chance to develop a digital marketing strategy that fits the needs of your organization.

Moderator: Amy Clark, National Low Income Housing Coalition

Presenters: Tim Forbes, PICnet
Jill Salyers, Eastern Eight Community Development Corporation
Jesse Ward, National Telecommunications Cooperative Association Action Network

B5

Financial Management and Federal Compliance Issues for Nonprofit Organizations

Time: Friday, 10:30 am–12:00 pm
Location: Regency D

Financial management is the constant process of tracking progress towards financial objectives and safeguarding the financial assets of an organization. Financial management is important to grantees and project sponsors administering federal programs for several reasons: it helps organizations budget for activities; it promotes sound and efficient operation of organizations and their programs; it serves the need for accountability to funding agencies and beneficiaries of the program(s); and it is required by law. This workshop will provide practical recommendations on managing program budgets by illustrating examples of best practices and financial tools needed to manage grants and contracts effectively.

Moderator: Bonnie Edwards, USDA Rural Development

Presenters: Carolyn Bell, USDA Rural Development
Anne Duffy, Vermont Housing and Conservation Board
David Johnson, Dixon Hughes Goodman

B6

Advocacy for Rural Housing

Time: Friday, 10:30 am–12:00 pm
Location: Lexington

Making our case to policymakers and regulators has never been more important in this era of budget cuts and austerity. This workshop will feature both legislative staff and housing advocates, sharing their expertise and insights on how affordable housing practitioners can make the best case in the policy arena to identify effective ways to provide affordable housing and homeownership opportunities for families, seniors, and veterans who are struggling to make ends meet.

Moderator: Joe Belden, Housing Assistance Council

Presenters: Joe Carlile, Committee on Appropriations, U.S. House of Representatives
Aaron Jones, Legislative Assistant, Office of Rep. Harold Rogers (R-KY)
Sara Peters, Committee on Appropriations, U.S. House of Representatives

B7

Business Planning for Successful Nonprofits

Time: Friday, 3:30 pm–6:00 pm
Location: Regency D

This workshop will cover the how to's of business planning, along with the benefits, and examples of successful business plans for small and medium nonprofits. Presenters will share how their organizations use business planning to attract and retain competent staff, attract diverse funding sources, and deliver needed services to their communities.

Moderator: Peggy R. Wright, Arkansas State University – Delta Studies Center/HAC Board Member

Presenters: Marvin Ginn, Native Community Finance/HAC Board Member
Peter Hainley, CASA of Oregon
Lenora Jarvis-Mackey, River City Community Development Corporation
Carol Rodriquez, NALCAB

B8

How to Access and Utilize Data to Advocate and Effectively Make Your Case

Time: Friday, 3:30 pm–5:00 pm
Location: Congressional C&D

One's position is only as strong as the information one uses to support it, no matter how worthwhile the endeavor. Making the case for housing assistance in rural America is no different. Understanding and presenting housing data effectively is a key element of advocating for families, seniors, and veterans in need. The ability to access and use data, such as the Census Bureau's American Community Survey, is a powerful tool. This workshop will help familiarize participants with accessing data and will present ways data can be used to most effectively advocate for rural housing needs.

Moderator: Keith Wiley, Housing Assistance Council

Presenters: Megan DeCrappeo Bolton, National Low Income Housing Coalition
Tim Parker, USDA Economic Research Service

B9

Keeping Water Wells Safe: Guidance for Owners

Time: Thursday, 2:30 pm–5:30 pm
Location: Congressional B

This workshop will inform homeowners and developers of affordable housing who use private wells on what is necessary to assure and maintain safe water quality, including determining household needs; selecting a well driller and what to expect during construction and testing of your well; water-sampling techniques; interpreting test results; developing a plan to mitigate contamination problems; correcting poor well design; addressing equipment failure; and making equipment upgrades.

Moderator: Robert Stewart, Rural Community Assistance Partnership

Presenter: Steve Wilson, SmallWaterSupply.org

C1

Partnering with Philanthropy

Time: Thursday, 10:30 am–12:00 pm

Location: Lexington

Foundations, corporations, and faith-based institutions have long been a source of support for affordable housing, but rural areas have gotten less. Is that getting better or worse? How do we keep up or acquire new support? How does rural America attract more philanthropy? Funders and other experts will provide their insights and advice, and will describe their programs.

Moderator: David Lollis, HAC Board Member

Presenters: Stacey Easterling, The Atlantic Philanthropies
Steve Fitzgerald, Bank of America
Heather Pritchard, The Home Depot Foundation

C2

Fee for Service: A Revenue Generating Strategy for Nonprofits

Time: Thursday, 10:30 am–12:00 pm

Location: Columbia A

Presenters in this workshop will discuss how nonprofit organizations can generate revenue by requesting or requiring payment for services and products. The workshop will cover examples of “fee for service” models, implementation strategies, and case studies from around the country.

Moderator: Lauriette West-Hoff, Southern Real Estate Management & Consultants, Inc./HAC Board Member

Presenters: Pamela Dorrr, Hale Empowerment & Revitalization Organization
Blair Sebastian, New York State Rural Housing Coalition

WORKSHOP KEY:

| | | | |
|---|-------------------------------|---|-------------------------|
|  | Green Building |  | Native American Housing |
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C3

Assemble, Parade and Drum up Enthusiasm: Measuring the Impact of Rural Housing Development

Time: Thursday, 2:30 pm–4:00 pm

Location: Regency D

Many of us know the value of our work in the community, and investors and supporters think they know the value of our work in the community. Having an established method to collect and assess data that measures this value is a powerful tool. Participants will learn to anticipate which types of data they should collect, how to collect and assess it, and how to use it to improve productivity and show off their accomplishments.

Moderator: Jim King, Federation of Appalachian Housing Enterprises

Presenters: Nancy Kopf, NeighborWorks® America/Success Measures
Chris Walker, Local Initiatives Support Corporation

C4

Recent Programmatic Changes to the HOME Program: Adapting to Endure and Thrive

Time: Thursday, 2:30 pm–5:30 pm

Location: Columbia C

This workshop will explore the recent changes to the HOME program including the eCon Planning Suite and reduced formula allocations. Panelists will discuss how the recent changes have impacted funding decisions, operating procedures, and the effect on rural communities. Best practices will illustrate how Participating Jurisdictions and Community Development Housing Organizations have adapted to meet their community needs effectively, including housing needs of veterans, seniors, and families.

Moderator: Polly Nichol, Vermont Housing and Conservation Board/HAC Board Member

Presenters: Meg Barclay, U.S. Dept. of Housing and Urban Development
Retha Patton, Eastern Eight Community Development Corporation
Dale Quisgard, Maryland Department of Housing and Community Development
Virginia Sardone, U.S. Dept. of Housing and Urban Development
Marcia Sigal, U.S. Dept. of Housing and Urban Development

C5

Alternative Financing Sources: Obtaining Loan Fund Capital for Rural Housing Projects

Time: Friday, 10:30 am–12:00 pm
Location: Columbia B

Sequestration and budget cuts may affect some federal programs. Building affordable housing requires creative and alternative financing sources. This workshop will explore how organizations can leverage critical financing from CDFIs, CDEs, and intermediaries to develop their rural housing projects. Participants will be provided an overview of financial products, eligibility criteria, and the process for applying for funding.

Moderator: Marvin Ginn, Native Community Finance/HAC Board Member

Presenters: Michael Carroll, Rural Community Assistance Corporation
Julie Gould, Mercy Loan Fund
Nick Mitchell, Community Development Corporation of Brownsville

C6

Banking on USDA: Rural Development's Section 502 and Section 504 Financing for Homeownership and Repair 🏡

Time: Friday, 10:30 am–12:00 pm
Location: Bunker Hill

USDA's legacy homeownership and repair loan and grant programs, Section 502 and Section 504, have provided billions of dollars in financing to rural communities. This workshop will provide updates on regulatory and policy changes and will highlight creative efforts by rural housing practitioners, including leveraging, sustaining partnerships, and funding program costs.

Moderator: Michael Feinberg, Housing Assistance Council

Presenters: Isabel Garcia, Catholic Charities Housing Services of Yakima
Linda Marin, Community Development Corporation of Brownsville
Jon Rogers, Federation of Appalachian Housing Enterprises

C7

Let's Get Fiscal!

Time: Friday, 3:30 pm–5:00 pm
Location: Lexington

Let's Get Fiscal is not your typical fundraising workshop. Designed to energize and empower participants with greater resource development confidence and efficacy, Let's Get Fiscal includes an in-depth, real-world approach to successful fundraising from a rural nonprofit's point of view. Let's Get Fiscal covers a broad range of information from the basic fundamentals of successful fundraising to unique and distinctive fundraising campaign ideas designed to get participants engaged and ready to fundraise. Don't miss this opportunity to build your organization's fundraising muscle!

Moderator: Irene Sikelianos, Delphi, Inc./HAC Board Member

Presenters: Pam Dorr, Hale Empowerment and Revitalization Organization
Debbie Morrison, Serenity Pointe
Brenda Torpy, Champlain Housing Trust

C8

Financing Affordable Rental Projects 🏠★🏡

Time: Friday, 3:30 pm–6:00 pm
Location: Columbia B

This workshop will explore how organizations can utilize various federal, state, and private financing sources combined with innovative ideas to create affordable rural rental housing for veterans, seniors, and families. Participants will learn to analyze project cash flow, maximize private investment, leverage tax credits, and bridge financing gaps.

Moderator: Obediah Baker, Housing Assistance Council

Presenters: Kim Datwyler, Neighborhood Non Profit Housing Corporation
Tom Fielder, Fielder Group Architects
Russell Huxtable, Milford Housing Development Corporation
Bob Peterson, Washington State Housing Finance Commission

C9

Homeownership and Home Repair Programs for Veterans and Seniors 🏠🏡

Time: Friday, 10:30 am–12:00 pm
Location: Congressional B

Many rural veterans, especially seniors, own their homes but may need help with repairs and upkeep. Some may need new homes. Lacking financial resources and physical capacity, other older persons also need such help. Nationwide almost 1.5 million nonmetro homes are in moderately or severely substandard condition. In this session, national and local nonprofits will describe their successful repair and homeownership programs that serve veterans and the elderly.

Moderator: Heather Pritchard, The Home Depot Foundation

Presenters: Rozann Downing, Community Action Network
John Gallina, Purple Hearts Homes USA
Christopher Ptomey, Habitat for Humanity International

D1

Housing Counseling: Emerging Issues 

Time: Thursday, 10:30 am–12:00 pm

Location: Bunker Hill

The Dodd-Frank Act brings about significant changes for housing counseling. Panelists will discuss the new counseling requirements and timelines for implementation. We will discuss policy opportunities and engage attendees in a dialogue on where rural housing fits into the current environment. This session will also explore foreclosure challenges and prevention programs that can help distressed low-income homeowners and will take a close look at how the Department of Veterans Affairs can assist rural veterans.

Moderator: Cheryl Cassell, National Community Reinvestment Coalition

Presenters: Bruce Dorpalen, National Housing Resource Center
Michael J. Frueh, U.S. Dept. of Veterans Affairs
Sarah S. Gerecke, U.S. Dept. of Housing and Urban Development

D2

A New Direction for Manufactured Housing: How Far Have We Come? Where Do We Go From Here?

Time: Thursday, 10:30 am–12:00 pm

Location: Regency D

Manufactured homes have been an important source of housing in the United States for more than a half century. As this unique form of housing continues to evolve, so does its delivery into rural markets. Over the past decade there has been a concerted effort by several entities to develop a manufactured housing “done right” model. National organizations, philanthropic foundations, and community-based nonprofits are rethinking the way manufactured homes are built, sold, financed, and placed. What progress has been made as a result of this initiative, and what are the continued challenges with manufactured housing in rural America? The session will include a discussion on the state of the manufactured housing industry, finance markets, nonprofit development, park preservation, resident rights, legislative initiatives, and regulatory developments for manufactured housing.

Moderator: David Dangler, NeighborWorks® America

Presenters: Jason Boehlert, Manufactured Housing Institute
Ishbel Dickens, National Manufactured Home Owners Association
Lauren Williams, CFED – I’M HOME Initiative

WORKSHOP KEY:

| | | | |
|---|-------------------------------|---|-------------------------|
|  | Green Building |  | Native American Housing |
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D3

Innovative Construction Technologies: New and Proven Existing Technologies, Materials and Construction Alternatives 

Time: Thursday, 2:30 pm–4:00 pm

Location: Congressional C&D

This session will provide updates on new construction technologies, materials and passive solar systems. Adobe and straw bale construction continue to be affordable regional alternatives. Panelists will discuss new, proven, and affordable construction technologies, including manufactured housing alternatives in a new energy efficient and green environment.

Moderator: Frank Martinez, Housing Assistance Council

Presenters: William Downs, USDA Rural Development
Alfred Gold, Community Resources and Housing Development Corporation

D4

Sustainable Communities: Rural Perspective, Effective Strategies and Tools

Time: Thursday, 2:30 pm–5:30 pm

Location: Columbia A

“Sustainable communities” has as much meaning for rural and tribal communities as it does in urban and suburban areas. Come learn what this term and livability principles mean in a nonmetro context. Learn from HUD, USDA, and rural/tribal communities that have planned and implemented effective strategies. Key topics include economic opportunity, transportation, housing, communications, public engagement, and broadband.

Moderator: Bill Vanderwall, Minnesota Housing Partnership

Presenters: Dwayne Marsh, U.S. Dept. of Housing and Urban Development
Katherine Nothstine, National Association of Development Organizations
Kim Thurlow, New River Valley Planning District Commission

D5

Building Green Affordable Homes and Job Creation

Time: Friday, 10:30 am–12:00 pm
Location: Columbia A

With the high unemployment rate, the prospect of an emerging green economy is increasingly viewed as the “light at end of a long dark tunnel” by many leaders and job seekers. This session will provide examples of green job creation in the construction and affordable housing industry.

Moderator: Elizabeth Bernal, Rural Community Assistance Corporation
Presenters: Brian Gillen, U.S. Dept. of Housing and Urban Development
Jeanne V. Shaw, Consultant
Meghan Walsh, USDA Rural Development

D6

Growing Smart and Staying Rural: Incorporating Smart Growth Principles into Rural Housing and Communities

Time: Friday, 10:30 am–12:00 pm
Location: Columbia C

Smart growth, a planning principle that concentrates on growth in compact, walkable centers, is often thought of solely in the urban context. In this workshop, learn how rural communities across the nation have shaken this notion and incorporated smart growth principles – which maintain their rural character and protect their natural and working lands – into planning their housing developments and communities.

Moderator: Eric Oberdorfer, Housing Assistance Council
Presenter: Megan McConville, U.S. EPA, Office of Sustainable Communities
Kevin Nelson, U.S. EPA, Office of Sustainable Communities

D7

Aging in Place: Housing and Services for a Growing Elderly Population

Time: Friday, 3:30 pm–6:00 pm
Location: Columbia C

So you’ve heard about the growing senior population. You have begun or expanded development, preservation, and repair programs for elderly housing. But is that enough? For seniors to age in place they need services. Can your organization provide both the housing and services? Hear from your peers on how they did it and why it’s important.

Moderator: Ninfa Gutierrez, Public Radio KNDA /HAC Board Member
Presenters: Judith Chavis, American Association of Service Coordinators
Nancy Eldridge, Cathedral Square Corporation
Ilene Rosenthal, Maryland Department of Aging

D8

Affordable Housing as Economic Development: How Housing People Can Lead to a Stronger Economy

Time: Friday, 3:30 pm–5:00 pm
Location: Columbia A

Affordable housing can do more than provide safe, secure homes to those in need. Communities have been able to maximize their housing infrastructure projects to create a better quality of life for their families, seniors, and veterans, while also creating a stronger local economy. Learn how affordable housing projects can be used to strengthen economic development and mixed-use projects in rural settings.

Moderator: Sandra Ferniza, Arizona State University, Office of Public Affairs/HAC Board Member
Presenters: David Adame, Chicanos Por La Causa
Susan Ottenweller, PathStone
Bob Reeder, Rural LISC

D9

Septic System Basics for Homeowners, Community Leaders, Planners, and Realtors

Time: Friday, 3:30 pm–6:00 pm
Location: Congressional B

This presentation will explain, in non-technical terms, how to select the appropriate onsite wastewater treatment system – siting, types of systems, their costs, operations, and maintenance. The impacts of onsite wastewater (septic) systems on watersheds and well-water quality will be discussed as well as management options.

Moderator: Robert Stewart, Rural Community Assistance Partnership
Presenter: Candace Balmer, Rural Community Assistance Partnership

ACKNOWLEDGEMENTS

The National Rural Housing Conference is a collaborative effort of national and local organizations committed to improving housing in rural communities. The Housing Assistance Council would like to offer its sincere appreciation to the partner organizations that generously helped to produce this conference.

MAJOR CONTRIBUTORS

- Bank of America Foundation
- Council of Federal Home Loan Banks
- NeighborWorks® America
- Rural Community Assistance Corporation
- The Atlantic Philanthropies
- The Home Depot Foundation
- U.S. Department of Agriculture
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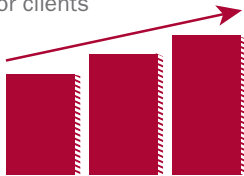
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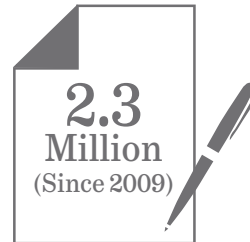
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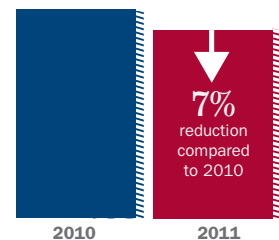
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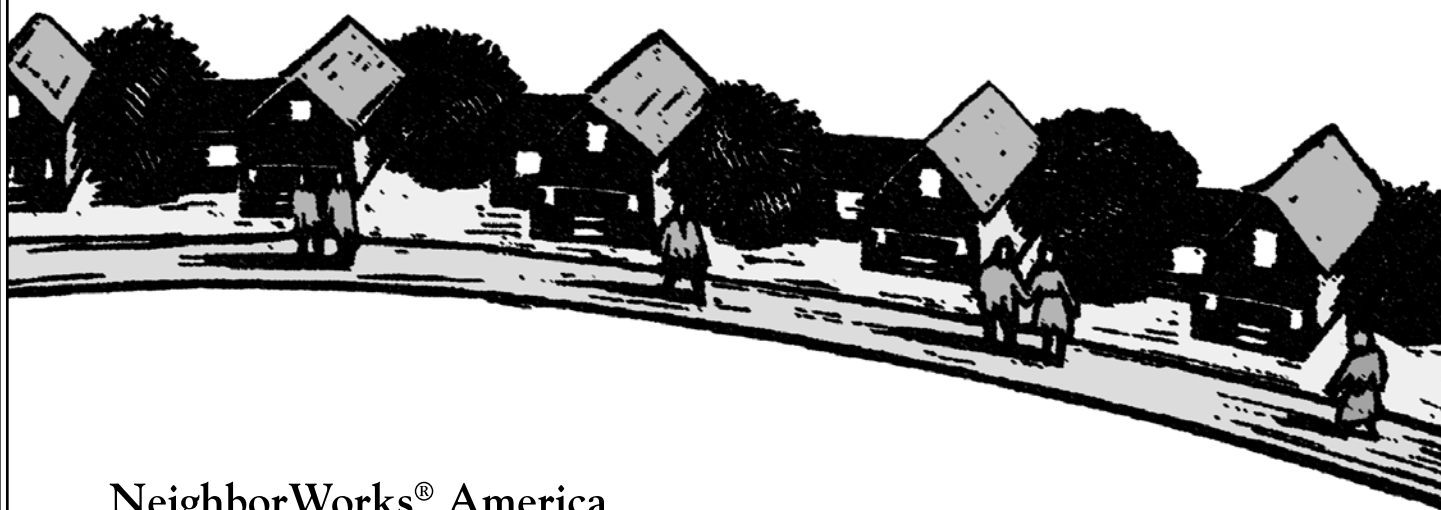


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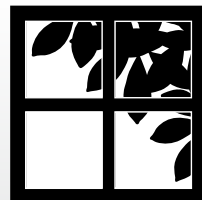
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Joni Foster, Housing & Community Director
(512) 376-9727 – jfoster@rcac.org

George Schlender, Environmental Programs Director
(509) 921-9415 – gslender@rcac.org

Michael Carroll, Loan Fund Director
(916) 447-9832 ext. 1003 – mcarroll@rcac.org

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Karin Klusmann

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Director of Training & Technical Assistance

Tedd Russell

Director of Finance

Theresa Singleton

Director of Research and Information

Obediah Baker

Loan Officer

Alem Berhane

Managerial Accountant

Montika Brooks

Special Projects Assistant

Janice Clark

Rural Senior Housing Coordinator

Tiffany Clark

Administrative Assistant

Myra Cobb-Davis

Senior Loan Specialist

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Research Assistant

Jorge Diaz

RHS Portfolio Manager

Michael Feinberg

Senior Policy Analyst

Angelynn Hermes

Research Assistant

Tierah Holloway

Administrative Assistant

Tanisha Jacob

Administrative Assistant

Jennifer Kinney

Loan Specialist

Kristine Kizzie

Loan Specialist

LaVerne Lawrence

Staff Accountant

Frank Martinez

Senior Loan Officer

Carlos Muralles

SHOP Program Manager

Eric Oberdorfer

Research Associate

Dierdra Pressley

Loan Officer

Rachana Shrestha

Loan Specialist

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Communications and Outreach Manager

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Loan Specialist

Keith Wiley

Research Associate

Jerry Williamson

Senior Loan Specialist

jann Yankauskas

Senior Loan Officer

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THANK YOU

FOR ATTENDING THE 2012 NATIONAL RURAL HOUSING CONFERENCE

ABOUT HAC

The Housing Assistance Council (HAC) is a national nonprofit corporation established in 1971 to increase the availability of decent and affordable housing for rural low-income people. HAC provides below-market financing, technical assistance, training, research, and information services to the for-profit, nonprofit, and public sectors. HAC is an equal opportunity lender.



National

1025 Vermont Avenue, NW
Suite 606
Washington, DC 20005
202-842-8600
202-347-3441 FAX
hac@ruralhome.org

Southeast

600 West Peachtree Street, NW
Suite 1500
Atlanta, GA 30308
404-892-4824
404-892-1204 FAX
southeast@ruralhome.org

Southwest

3939 San Pedro, NE
Suite C7
Albuquerque, NM 87110
505-884-0096
505-883-1005 FAX
southwest@ruralhome.org

Midwest

10100 North Ambassador Drive
Suite 310
Kansas City, MO 64153
816-880-0400
816-880-0500 FAX
midwest@ruralhome.org

West

717 K Street, Suite 404
Sacramento, CA 95814
916-706-1836
916-706-1849 FAX
western@ruralhome.org

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