

**Utah Housing Matters**  
 Utah Housing Coalition's 13th Annual Conference  
 Monday & Tuesday, November 9 & 10, 2009  
 Utah Cultural Celebration Center, West Valley City, Utah  
 1355 West 3100 South



## 2009 Sponsors

### Platinum

American Express Center for Community Development  
 GE Money Bank

### Gold

Chase • Morgan Stanley Bank • Utah Community Reinvestment Corporation Inc • West Valley City HA

### Silver

Enterprise • Goldman Sachs • Key Bank • NAHRO  
 US Bank • Wells Fargo Bank

### Bronze

Ally Bank • CFED I'M HOME Initiative • Child Van Wagoner & Bradshaw, PLLC • CIT Bank  
 Division of Housing & Community Development • Federal Home Loan Bank of Seattle  
 GE Capital Financial • Kier Construction  
 Lake, Hill & Myers • Merrick Bank • Pitney Bowes Bank • Rocky Mountain Power • USB Bank

### Copper

Adams Construction • Far West Bank • Franklin Templeton Bank & Trust • Federal Deposit Insurance  
 Corporation (FDIC) • Harold Woodruff Architect/Planner • Homestead Capital • POPP Enterprise  
 RCAC • Sellers Management & Development • The Richman Group • Questar ThermWise  
 UBS Bank • USDA Rural Development

The mission of the Utah Housing Coalition's annual conference is to bring community members together to educate each other about the barriers they face related to developing affordable and accessible housing and to provide a forum for developers, lenders, investors, non-profit organizations and the public sector to come together to learn how to properly utilize resources and finances.

# Keynote Speaker: Kristin Siglin



**Kristin Siglin**  
Vice President and Senior Policy Advisor  
Enterprise Community Partners

As vice president and senior policy advisor at Enterprise, Kristin Siglin is responsible for practical research to analyze, document and create new policies to support the financing of affordable housing in diverse, thriving communities. She has worked at Enterprise in various capacities since 1993.

Initially she was the director of policy research and development, and then was promoted to vice president in 1996. Siglin was on leave from Enterprise from February 2001 to October 2002 to serve as the director of policy at the Millennial Housing Commission, a congressionally mandated, 22-member bipartisan commission responsible for issuing a report on federal housing policy. Former Enterprise Chairman Bart Harvey served on the Millennial Housing Commission, as did Enterprise trustees Cushing Dolbeare and Cathy Bessant. Before joining Enterprise, Siglin held various staff positions in the U.S. Congress, including the Senate Committee on Banking, Housing and Urban Affairs, where she worked on the housing authorizations bills in 1990 and 1992, and was responsible for the Subcommittee on Consumer and Regulatory Affairs. She also worked for Senator Christopher S. Bond of Missouri and Congressman James Leach of Iowa. Siglin graduated magna cum laude from Brown University with a degree in history.

# Guest Speaker: Dr. Arthur C. Nelson

Dr. Arthur C. Nelson, one of the most distinguished researchers in planning was appointed a Presidential Professor at the College of Architecture + Planning and the University of Utah in July of 2008.

Nelson's expertise has been widely recognized and he is frequently quoted in such media outlets as the Wall Street Journal, CNN, The New York Times, and USA Today. His research has been sponsored the National Science Foundation, National Academy of Sciences and the Brookings Institution, among many others. He has also authored nearly 20 books and more than 200 scholarly and professional publications.

Nelson was previously the director of the Metropolitan Institute at Virginia Tech. Prior to academia, Nelson managed his own West Coast consultancy in planning and management, and continues to provide professional planning services.

In 2001, he became a Fellow of the American Institute of Certified Planners and will be one of only four in Utah ~ along with Salt Lake City's mayor, Ralph Becker and University of Utah Planning Emeritus Professors, Morris Johnson and Eugene Carr. He also served the U.S. Department of Housing and Urban Development as an expert on smart growth and growth management for the Clinton and Bush administrations.



# 2009 Utah Housing Matters Conference Agenda

## Monday, November 9

8:00 a.m. 9:45 a.m.	<b>Registration/Continental Breakfast/Opening Session by Gordon Walker, Dave Conine &amp; Grant Whitaker</b>			
10:00 a.m. 11:30 a.m.	Intro to Low-Income Housing Tax Credits	Creating Dynamic Organizations	Moving Towards a National Delivery System for High Quality Manufactured Homes	Affecting Public Policy at the State Level
11:45 a.m. 1:15 p.m.	<b>Networking Lunch</b>			
1:30 p.m. 3:00 p.m.	Understanding the Davis-Bacon Act	Success Through Strategic Planning	Single-Family Mortgage Lending Symposium	Federal Legislation and Nationwide Trends
3:15 p.m. 4:45 p.m.	Energy Efficient Technologies and the Real World Applications	Weathering Transitions Through Succession Planning	Single Family Homeownership Resources	Understanding the Power of Advocacy From the Bottom Up and the Power of Networking
5:00 p.m.	<b>Reception / Putt for Cash Contest</b>			
6:00 p.m. 8:00 p.m.	<b>Dinner/Awards</b>			

## Tuesday, November 10

7:30 a.m. 9:00 a.m.	<b>Registration/Continental Breakfast/ Dr. Arthur C. Nelson (8:15 a.m.)</b>			
9:15 a.m. 10:45 a.m.	Advanced Topics on Tax Credit Development	Better Board Leadership Through Financial Understanding & Risk Management	Renter Issues— Good Landlord Program	Demystifying Density
11:00 a.m. 12:30 p.m.	Tax Credit Properties with Multiple Funding Sources: A Syndicator's Perspective on Compliance and Asset Management	Making Every Client Count (Part 1)	Fair Housing & Section 504	Making Zoning & Building Codes Work For You
12:45 p.m. 1:45 p.m.	<b>Lunch/Keynote Speaker, Kristin Siglin</b>			
2:30 p.m. 4:00 p.m.	“Oops. I Should Not Have Done That”	Making Every Client Count (Part 2)	Housing for Special Populations	Manufactured Housing: Preservation through Resident-Owned Communities and Planning

## Monday, November 9

### Session #1 (10:00 a.m. – 11:30 a.m.)

#### **Introduction to Low-Income Housing Tax Credits**

Learn the basics of how tax credits work. Are you thinking about a housing development? This class will help you understand the mechanics of applying for credits, selling credits, and using the equity for your affordable rental housing development.

*Presenter: Claudia O'Grady (Utah Housing Corporation)*

#### **Creating Dynamic Organizations**

Dynamic non-profits are essential to successful implementation of community housing plans. Does your board know their responsibilities and how to best help your organization? Join us to learn the top ten board roles and responsibilities and non-profit board fundamentals. Learn how to avoid conflict of interest and provide sound board leadership for your organization.

*Presenters: Rhoda Stauffer (Park City Corporation) and Pauline Zvonkovic (HUD) and Teresa Bardwell (Rural Community Assistance Corporation)*

#### **Moving Toward a National Delivery System for High Quality Manufactured Homes**

Come learn about an innovative way to increase your capacity to deliver high quality, energy efficient housing. Our speaker, Stacey Epperson, is President & CEO of Frontier Housing, [www.frontierhousing.org](http://www.frontierhousing.org), an affordable housing nonprofit for 35 years in Eastern Kentucky. Frontier, an Exemplary Organization in the NeighborWorks® Network, has become the largest residential builder in their service area and the largest nonprofit builder in Kentucky. Frontier has teamed up with Clayton Homes to create and distribute an innovative and special line of manufactured homes to meet the specific requirements of nonprofit housing providers and the customers they serve. They have developed performance standards to ensure quality, not only for the homes, but for the entire home buying and placement experience. How have they achieved this in a challenged region like Appalachia? What have they learned that you can replicate in Utah? Join Stacey as she explains how Frontier trains and provides technical assistance to other nonprofits so they may effectively use Frontier's delivery system for providing quality manufactured housing to homebuyers. "At Frontier, we believe that when the right steps are taken to ensure quality homes and fair financing, factory-built housing is a good, viable, marketable, energy efficient and affordable housing solution."

*Presenter: Stacey Epperson (Frontier Housing)*

#### **Affecting Public Policy at the State Level**

The Utah Legislature affects our lives, professions, and causes with the laws they pass. Advocates need your help to (i) educate our policy makers to pass legislative solutions to housing and (ii) understand what those solutions should look like. A few of the affordable housing items we will address are RDA housing tax increment, inclusionary zoning, landlord/tenant issues, protections for renters in foreclosure, manufactured housing community preservation, and funding for the Olene Walker Housing Loan Fund and the Pamela Atkinson Homeless Trust Fund.

*Presenters: Francisca Blanc (Utah Housing Coalition) and Shawn Teigen (Community Action Partnership of Utah)*

## Monday, November 9

### Session #2 (1:30 p.m. –3:00 p.m.)

#### **Understanding the Davis-Bacon Act**

Many of the new federal programs established by the economic stimulus legislation require adherence to the Davis-Bacon Act. What does this mean for your program or your project? Understanding the requirements now may save you time and money down the road. This session will discuss which programs trigger Davis-Bacon requirements, which wage rates will apply, how to manage DB with your general contractor, and how to report information to funding agencies.

*Facilitator: Claudia O'Grady (Utah Housing Corporation)*

*Presenters: Robert Darling (Utah Department of Labor)*

#### **Success Through Strategic Planning**

A successful organization is dependent upon having a well developed strategic plan which is specific, yet flexible. Learn and understand the SWOT process and how to use it to develop and implement strategic and action plans for organizational success.

*Presenters: Rhoda Stauffer (Park City Corporation), Pauline Zvonkovic (HUD) and*

*Teresa Bardwell (Rural Community Assistance Corporation)*

#### **Single-Family Mortgage Lending Symposium**

Rules and Regulations are changing almost daily and it has become incredibly difficult for first time homebuyers and those households who don't qualify for HUD or Rural Housing subsidies (those at 81% and above of AMI) to get loans. This puts many of our affordable homebuyer programs in jeopardy because we can't sell our properties ~ especially those that don't have any federal subsidies. This workshop will address new rules regarding RESPA and TIL, FHA lending and any down payment assistance programs.

*Presenters: Tracey Rumsey (SWBC Mortgage) and Deon Spilker (Utah Housing Corporation)*

#### **Federal Legislation and Nationwide Trends**

Receive an update on the latest advances in federal laws and programs including the National Housing Trust Fund, weatherization programs, mobile home financing and replacement, SEVRA (Section eight Voucher Reform Act) and "duty to serve." The Housing and Economic Recovery act of 2008 established a "duty to serve" requirement to provide financing for affordable housing, rural housing and manufactured housing by the Government Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac. The GSE's interpretation of those requirements is expected soon. Join us to learn more about what these policies mean for Utah households, and how stimulus and other funds are being allocated. To complement the federal efforts, different states have adopted public policy changes to increase and preserve the affordable housing stock. In addition to an update on the Federal environment, a review will be provided on some of the most innovative public policy changes adopted by different states.

*Presenters: Michael Torrens (CFED) and Tara Rollins (Utah Housing Coalition)*

## Monday, November 9

### Session #3 (3:15 p.m.—4:45 p.m.)

#### **Energy Efficient Technologies and the Real World Applications**

Come meet the designer and builder of Daybreak's first solar powered home. The technologies in these super efficient homes include photovoltaic panels, solar thermal, hybrid cooling systems, SIP walls and roof, renewable bamboo flooring, and low VOC paint. Learn how easy it is to include these features in your plans, and what kind of a return on your investment you can expect.

*Presenters: Kristen Nilsen (Gold Medallion Homes)*

#### **Weathering Transitions Through Succession Planning**

Transitions in leadership can often be the downfall of even the most seasoned organization. Nonprofit organizations do not have the luxury of unending resources to fill gaps in critical leadership. A careful and considered plan of action ensures the least possible disruption to the organization's effectiveness. Join us to find out what you would do for the following scenarios and more: an executive director who is suddenly and unexpectedly unable to continue their role; a major drop in funds will require letting key staff go; or one or more of the key board leaders (executive committee or officers) has a critical life change and moves away. A succession plan clearly sets out the factors to be taken into account and the process to be followed in relation to weathering major organizational transitions.

*Presenter: Rhoda Stauffer (Park City Corporation) and Teresa Bardwell (Rural Community Assistance Corporation)*

#### **Single Family Homeownership Resources**

A panel discussion of resources for low and moderate income Utahns who want to purchase a home:

*Panelists include: Tracy Brewer (Federal Home Loan Bank of Seattle), Kim Datwyler (Neighborhood Nonprofit Housing Corporation), Stephen Tagliaferri (Salt Lake Valley Habitat for Humanity), Ryan Carver (AAA Fair Credit Foundation), and Martha Wunderli, (AAA Fair Credit Foundation.)*

#### **Understanding the Power of Advocacy From the Bottom Up and the Power of Networking**

One of the greatest advantages of an advocate's effort to change public policy is to be aware of the real problems on the ground. Ishbel Dickens has been an advocate for mobile and manufactured homeowners in Washington State for close to two decades. She started as a community organizer, and then she went to law school to help residents even more. She will share with us her experiences and successful strategies to have positive public policy changes.

Michel Torrens will discuss the work, successes and challenges of the I'M HOME (Innovations in Manufactured Homes) network, a multi-year initiative that has helped to build and network local capacity in the drive to form a critical mass of individuals and organizations seeking to ensure that families who choose to purchase manufactured homes can reap benefits from homeownership comparable to owners of other homes.

*Presenters: Ishbel Dickens (Columbia Legal Services) and Michael Torrens (CFED)*

## Reception/Putting Contest/ Dinner

Please join us at 5:00 pm at The Utah Cultural Celebration Center for an opportunity to network with your peers, and enter our putting contest. Beginning at 6:00 pm, we will enjoy dinner sponsored by American Express Center for Community Development.

**Tuesday, November 10**  
**Session #4 (9:15 a.m. –10:45 a.m.)**

**Advanced Tax Credits**

This session will explore the new world order of multifamily housing finance. Will TCAP and Exchange be long term solutions? These new federal programs will be discussed, particularly as they relate to underwriting standards, potential tax consequences, deal structuring, and year 15 issues. What additional legislative changes are necessary to ensure the long term success of the tax credit program?

*Presenters: Claudia O’Grady (Utah Housing Corporation), Reena Bramblett (Homestead Capital) and Mike Morrison (Novogradac & Company LLC)*

**Better Board Leadership Through Financial Understanding & Risk Management**

Does your board know how to read and understand financial statements? Do they understand risk management and how to select insurance that is best for your organization? If the answers to these questions are no or maybe not, then this is the workshop for you. We will teach the basics of understanding financial statements and what you need to know in risk management and insurance.

*Presenter: Teresa Bardwell (Rural Community Assistance Corporation) and Pauline Zvonkovic (HUD)*

**Renter Issues—Good Landlord Program**

Join this panel discussion offered by representatives from Utah Housing Coalition, Utah Apartment Association, and Utah League of Cities and Towns on a new program that local governments have been implementing across the state, which affects landlords and renters. A Good Landlord Program generally requires that landlords keep up their property within zoning codes, and implement measures to reduce crime. Landlords also have to take a training course.

*Presenters: Francisca Blanc (Utah Housing Coalition), Paul Smith (Utah Apartment Association), and a representative from the Utah League of Cities and Towns.*

**Demystifying Density**

Well-planned and creative use of higher density development can result in very affordable communities. High density or “compact” development is a smart-growth tool that preserves open space, supports economic vitality, and creates walkable neighborhoods. A number of creative concepts will be explored from the point of view of planners and housing developers.

*Presenters: Rhoda Stauffer (Park City Corporation) and Christie Oostema (Envision Utah)*

**Tuesday, November 10**  
**Session #5 (11:00 a.m. –12:30 p.m.)**

**Tax Credit Properties with Multiple Funding Sources: A Syndicator's Perspective on Compliance and Asset Management**

Owners have looked to the LIHTC program to attract new equity financing for properties with existing affordable housing programs already in place, such as Section 8 and Rural Development. Learn how one LIHTC syndicator advises owners, developers and managers on these potentially conflicting program requirements and how to stay in compliance. Issues such as income limits, full time students and maximum allowable rents will be discussed as well as strategies to make the leasing and occupancy decisions necessary to successfully manage a mixed finance property. Details of Asset Management will also be discussed.

*Presenters: Kimberly Taylor, HCCP, Homestead Capital*

**Making Every Client Count (Part 1)**

Are you a HUD approved housing counseling agency or wish to become one? Do you have difficulty keeping track of the recent changes and intricacies of compliance with HUD regulations for housing counseling? If your answer is yes, then this is the workshop with you. Join us as our experienced trainer reviews the requirements you need to know to comply with HUD approval status. This hands-on workshop will give you the tools you need to be compliant.

*Presenter: Teresa Bardwell, Rural Community Assistance Corporation*

**Fair Housing & Section 504**

The training session will provide an overview of the Fair Housing Act, which will include the requirements based on the protected classes and the accessibility requirements. The session will also explain what Section 504 is and provide information regarding the program and physical accessibility requirements for Section 504. It will explain the differences in the accessibility requirements of the fair housing act and Section 504 and will provide information when a housing provider has to meet both requirements. The session will also discuss the policies and procedures required by Section 504 and especially emphasize reasonable accommodations and modifications and the responsibilities of the housing providers.

*Presenters: Michele Hutchins, HUD*

**Making Zoning and Building Codes Work For You**

Planners and developers will talk about how zoning and regulatory codes can be adapted to accommodate the development of affordable housing. Two case studies will examine how developers and municipal officials worked together to make regulatory changes in Summit County and in Midway, Utah to encourage developers to build more affordable housing.

*Facilitator: Rhoda Stauffer (Park City Corporation) Presenters being confirmed*

**Tuesday, November 10**  
**Session #6 (2:30 p.m. –4:00 p.m.)**

**“Oops, I should not have done that”**

This workshop is set up as an informal round table to share mistakes you have made in the development process. Some mistakes are costly with time other mistakes are just downright costly. We want people to learn from mistakes made at every level of the process. Please join us in discovering the right way to proceed in making your projects problem free.

*Facilitator: Tom Wood (Evergreen Management)*

**Making Every Client Count (Part 2)**

Are you a HUD approved housing counseling agency or wish to become one? Do you have difficulty keeping track of the recent changes and intricacies of compliance with HUD regulations for housing counseling? If your answer is yes, then this is the workshop with you. Join us as our experienced trainer reviews the requirements you need to know to comply with HUD approval status. This hands on workshop will give you the tools you need to be compliant.

*Presenter: Teresa Bardwell (Rural Community Assistance Corporation)*

**Housing for Special Populations**

This panel discussion will address some of the solutions created to address housing for special need populations. The panelists will discuss the Homeless Assistance Rental Program (HARP), housing the aging youth out of the foster care system, and housing women coming out of jail.

*Presenters: David Litvack (Salt Lake County Criminal Justice Advisory Committee),  
Rich Parks (Salt Lake County Americorps) and Lloyd Pendleton (Utah Homeless Task Force)*

**Manufactured Housing: Preservation through Resident-Owned Communities and its contribution to affordable housing stock**

How a group of manufactured homeowners can purchase their park? What happens when the loan is becoming a burden and residents might get into deep financial crisis? What are the continuous challenges? Two residents from a manufactured home community in St. George, Utah, will share their story on how they became a resident-owned community over 10 years ago. Manufactured home communities are also an important part of the affordable housing stock. Mark McGrath, Community Development Director, Taylorsville, will help put in perspective the inclusion of manufactured home communities with other housing units.

*Presenters: Doug Prettyman and Rosie Carter (Paradise Palms Homeowners Association),  
and Mark McGrath, Taylorsville City*

## Scholarships Available

### General Scholarships

Thanks to our conference sponsors, a number of scholarships have been made available to any nonprofit organization with financial need. To apply, send a letter detailing how the conference will be beneficial to your organization, your financial need, and if you have attended our conference in the past. This scholarship includes registration fee for the conference only.

### Rural Scholarships

American Express Center for Community Development is offering scholarships to any rural non-profit organization located outside the Wasatch Front who has not attended the conference in the past. Simply write a letter stating your request to come to the conference as a scholarship recipient and how the conference will benefit your organization. This scholarship covers registration fees and one night of accommodations at a local hotel.

### Student Scholarships

Due to the generosity of our conference sponsors, we have scholarships set aside for students in professional programs at a Utah college or university. To apply for a scholarship, submit a letter stating how the conference will be beneficial to your schooling and future career plans. The scholarship covers registration fees only.

**Scholarships are limited. Please send application with registration by October 20, 2009 to:**

Afton January

Utah Housing Coalition

230 South 500 West Suite 260

Salt Lake City, UT 84101

ajanuary@xmission.com

# Registration Form - UHC Conference 2009

PLEASE BE SURE TO COMPLETE ENTIRE FORM

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip : \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_



Please enclose this form **with payment**  
and mail to:  
Afton January  
230 S 500 W  
Suite 260  
Salt Lake City, UT 84101  
Questions? Call Afton at (801)364-0077

## Registration Fees:

	Members	Non-Members	Presenter	Student
<b>Both Days:</b>	\$175 _____	\$200 _____	\$125 _____	\$125 _____
Monday 11/09/09 <b>Only:</b>	\$100 _____	\$115 _____	\$75 _____	\$75 _____
Tuesday 11/10/09 <b>Only:</b>	\$100 _____	\$115 _____	\$75 _____	\$75 _____

Will you be attending the Dinner (included in registration fee) on Monday evening? Yes \_\_\_ No \_\_\_

Will you bring a guest? \_\_\_\_\_ How many? (\$35 per additional person) \_\_\_\_\_

Any dietary restrictions? \_\_\_\_\_

Are you requesting a scholarship? Yes \_\_\_ No \_\_\_

Would you like to include your membership? Yes \_\_\_ No \_\_\_

UHC Membership \_\_\_\_\_ Nonprofit \$100 \_\_\_\_\_ For-Profit \$150

Total Due \$ \_\_\_\_\_

To pay by Credit Card (VISA, MC, Discover or American Express) please fill out the following:

Name on Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp date \_\_\_/\_\_\_/\_\_\_ Three/Four Digit Card Security Code \_\_\_\_\_

Signature \_\_\_\_\_ (if using a credit card, please fax to 801-596-2011)

## Hotel Information

Make your hotel reservations now at one of these hotels close to The Utah Cultural Celebration Center.  
(close to event) (downtown)

Holiday Inn Express - West Valley City

Little America – Salt Lake City

3036 South Decker Lake Drive

500 South Main Street

West Valley City, UT

Salt Lake City, UT

801-517-4000

801-596-5700

Average Daily Rate Starting at \$79

Average Daily Rate Starting at \$99

For additional hotel options in close proximity to the conference, please check our website

[www.utahhousing.org/conference.htm](http://www.utahhousing.org/conference.htm)