

SMARTER, SAFER, STRONGER



FEB. 8 - 9, 2012
RAMKOTA HOTEL
BISMARCK, ND

Register Online
www.ndhfa.org

21st Annual
Statewide Housing Conference

NORTH DAKOTA
housing
FINANCE AGENCY

Why Attend?

North Dakota Housing Finance Agency's 21st Annual Statewide Housing Conference, "Smarter, Safer, Stronger," will bring together community leaders and industry professionals from across the state to discuss the ways that we can address our state's unique housing challenges.

Conference attendees will learn from experts, hone their skills and discuss trends. Networking with peers will enhance learning opportunities.

Join us February 8 and 9 at the Ramkota Hotel in Bismarck!

Who Will Be There?

- | | | | |
|-------------------|----------------------|---------------------|--------------------------------|
| Advocates | Developers | Housing Authorities | Planners |
| Appraisers | Economic Developers | Investors | Property Owners and Managers |
| Attorneys | Government Officials | Legislators | Real Estate Agents and Brokers |
| Community Leaders | Home Builders | Lenders | Service Providers |

SPONSORS

Gold



RBC Capital Markets®



Silver

Morgan Stanley



Bronze



GUIDES FOR THE JOURNEY® | PiperJaffray



FEATURED SPEAKERS

Captian Brian Udell



Hanging in the straps of his parachute and feeling the cold night air on his face, Brian Udell felt as if a freight train had collided with his body. As he struggled to inflate his life preserver before plunging into the icy waters of the Atlantic Ocean, he realized it had shredded with the force of the supersonic windblast. With his teeth and one functioning arm, Brian feverishly retrieved a one-man life raft that hung from a fifteen-foot lanyard off his right hip only seconds before entering the water. After popping back to the surface like a bobber on a fishing line, the salt water made him painfully aware of the open wounds, cuts, and scrapes that were strewn over his broken

body. The thought of blood pouring into the water inviting sharks for a late night meal motivated him to attempt to get into the partially inflated raft. As he kicked his legs, Brian's lower limbs felt as though only a thread attached them. Exhausted and unable to enter the raft, thoughts of death quickly consumed his mind. Knowing he would be unable to survive the night under the extreme conditions, Brian began to pray. The next several hours of survival and the many months of excruciating rehabilitation deliver an almost unbelievable story.

Brian holds the record for surviving the highest speed ejection from a U.S. Fighter Aircraft at nearly 800 M.P.H. He survived four grueling hours 65 miles off the Atlantic Coast in 60-degree water, 5-foot seas, and 15 M.P.H. winds at night. Brian's determination, perseverance, faith, and sheer will to survive is unparalleled. His story of survival, recovery, and return to the Strike Eagle is an inspiration to everyone.

Roger Tutterow, Ph.D.



Roger Tutterow is Professor of Economics at Mercer University. He previously served as Dean of the Mercer's Stetson School of Business.

Dr. Tutterow's analysis of the economic, business and political environments have been featured in a variety of media including Wall Street Journal, Financial Times, USA Today, Atlanta Journal &

Constitution, Arizona Republic, Florida Times-Union, Kansas City Star, Los Angeles Times, New York Times, Orlando

Sentinel, Palm Beach Post, Wichita Eagle and on CNN, CNBC, NBC, Bloomberg Television, NPR's "Marketplace" and "All Things Considered", CNN-Radio as well as by regional electronic and print media.

In addition to his work in academia, Dr. Tutterow serves as a consultant on financial economics and statistical modeling for corporate clients ranging from Fortune 500 companies to closely-held businesses.

Todd Sando, P.E.

Todd Sando, P.E., was appointed on July 28, 2010, by the North Dakota State Water Commission, as North Dakota's 17th State Engineer. He also serves as the Chief Engineer and Secretary to the State Water Commission.

Sando began his employment with the State Water Commission in 1985 as a Water Resource engineer, following an internship within the agency. In 1997, after heading the investigations section for nine years, Sando was hired as

Director of the Water Development Division. In 2001, he assumed the role of Assistant State Engineer, in addition to his duties as Division Director. During his 25 years with the State Water Commission, Sando has been actively involved in many water management and development issues including the Missouri River management issues, flood control issues involving the completion and expansion of the state's Devils Lake outlet, and efforts during major flood events.

Conference Agenda

Wednesday, February 8, 2012

7:30 a.m. – 5:00 p.m. **Conference Registration and Check-in**

7:30 a.m. – 10:00 a.m. **Continental Breakfast**

8:00 a.m. – 9:30 a.m. **Early-bird Legislative Roundtable**

Early arrivals to the conference are invited to discuss housing issues with legislators including the role the state can play and how the public and private sectors can work together to address North Dakota's housing needs.

10:00 a.m. – 11:30 a.m. **Opening Plenary Session**

- **Keynote – “Supersonic Survivor”**
- **Presenter: Captain Brian Udell**

Capt. Brian Udell began flying at the age of nine. He took his first cross-country flight at the age of ten. Since then, Udell has accumulated over 9,000 hours in a variety of both civil and military aircraft. He was one of only sixty candidates across the United States selected to attend the Euro-NATO Joint Jet Pilot Training program. Udell graduated number one in his class and was awarded the Air Training Command - Commanders Cup Trophy. He was one of the first Lieutenants selected to fly the F-15E Strike Eagle. At nearly 800 M.P.H., Udell holds the record for surviving the highest speed ejection from a U.S. Fighter Aircraft. Hear his incredible story of survival in the Atlantic Ocean.

11:45 a.m. - 1:45 p.m. **Lunch**

- **Flood Forecast – “What’s on the Horizon for 2012?”**
- **Presenter: Todd Sando, ND State Water Commission**

2:00 p.m. – 3:15 p.m. **Concurrent Sessions I**

1A) Incentivizing Housing Development I

During the first half of this two-part session, panel members will discuss state and local housing programs that incentivize housing development and/or rehab. This session will focus on the state's Housing Incentive Fund, a means of affordable rental development capitalized by taxpayer contributions, and Tax Increment Financing, a public financing method used to subsidize redevelopment.

1B) Performance-Based Contract Administration Training

NDHFA's Property Management division staff will host a two-part training session for owners and managers of US Dept. of Housing and Urban Development Section 8 properties. Materials covered will include TRACS codes, certification queries to check and correct errors, security requirements and late tenant certifications; Lease Addendums and House Rules; and Electronic Income Verification security requirements, and reviewing and correcting reports.

1C) What's Driving Homelessness?

North Dakota's economy is booming and signs everywhere advertise available jobs, yet our homeless population continues to climb. Why? The North Dakota Coalition for Homeless People will share the results of a summer point-in-time survey of people experiencing homelessness, a recent needs assessment and interviews with service providers that identify challenges that need to be addressed and best practices that are already in place.

3:30 p.m. - 4:45 p.m. **Concurrent Sessions II**

2A) Incentivizing Housing Development II

During the second half of this two-part session, panel members will discuss state and local housing programs that incentivize housing development and/or rehab. This session will focus on programs offered by communities and the creation of Renaissance Zones to encourage development through tax incentives.

2B) Performance-Based Contract Administration Training

NDHFA's Property Management division staff will host a two-part training session for owners and managers of US Dept. of Housing and Urban Development Section 8 properties. Materials covered will include TRACS codes, certification queries to check and correct errors, security requirements and late tenant certifications; Lease Addendums and House Rules; and Electronic Income Verification security requirements, and reviewing and correcting reports.

2C) Framing Your Housing Messaging

Communications professionals will share how to frame a message so that it has maximum impact for your community. A practiced writer and former nonprofit leader will share writing tools you can use to tell your story, and a social media pro will show you how to take your message to the next level.

5:00 – 7:00 p.m. **Networking Reception & Exhibit Viewing**

The reception is a one of a kind gathering, offering the best local opportunity of the year for government leaders and housing industry professionals to interact, discuss problems and share solutions.

Thursday, February 9, 2012

6:30 a.m. – Noon **Conference Registration and Check-in**

6:45 – 8:00 a.m. **Continental Breakfast**

8:15 – 9:30 a.m. **Plenary Session**

- **Keynote – “On the Economic, Political and Business Climate”**
- **Presenter: Dr. Roger Tutterow, Mercer University**

Dr. Tutterow will provide a timely overview of the current national and regional economic environments focusing on energy prices, the “credit crunch” and ongoing corrections in the residential and commercial real estate markets. He will take a special look at the linkages between the real estate markets and recent challenges in the financial services sector as well as provide an outlook for consumer spending and the retail sector, and examine the implications of ongoing changes in the political and regulatory climate for our industry.

9:45 – 11:00 a.m. **Concurrent Sessions III**

3A) Community Land Trusts

Community land trusts are an innovative and unique way to ensure housing remains affordable in our changing communities. During this session, experienced CLT leaders in North Dakota and the region will share information on what these organizations are and how they work as well as provide insight into the benefits of CLTs to lenders and the community as a whole.

3B) Managing Multifamily Housing

The Low Income Housing Tax Credit program managed by North Dakota Housing Finance Agency and the Section 515 program managed by USDA Rural Development are a popular means of providing quality, affordable rental housing. During this session, property managers will discuss preparation for compliance inspections, share best practices and discuss management challenges.

3C) Appraisal Insights: Appraisal Review and Quality Assurance in a Challenging World

Property valuation challenges require practical solutions in the current market. This session will give attendees an inside view. An examination of common types of appraisal deficiencies and techniques for detecting them will be covered. Attendees will see real world examples of unique appraisal situations that promise to be informative and entertaining.

11:15 – 12:30 p.m. **Concurrent Sessions IV**

4A) Analysis of Impediments to Fair Housing Choice

Western Economic Services, LLC will present the draft Analysis of Impediments to Fair Housing Choice, a study undertaken by the ND Department of Commerce to identify any barriers or adverse policies that exist in a variety of housing arenas including rentals and sales, lending, insurance and the public sector. There will be an opportunity for attendees to comment on the findings of the analysis.

4B) Housing for Populations with Special Needs

To live safely and comfortably, individuals with special needs require some housing accommodations. Presenters will describe the unique needs of households of aging and people with disabilities, how developers can provide for those needs, and the rewards of managing properties occupied by such households.

4C) Real Estate Reform Creates the Perfect Storm

During this informational session, you will learn what impact appraisal, lending and insurance reform is having on the homeownership market and why real estate professionals have likened all these regulatory changes to the “perfect storm”.

12:30 - 2:00 p.m. **Lunch**

- **Champion of Affordable Housing Awards Presentation**

The Champion Awards recognize and honor the work of individuals, non-profit organizations, public agencies and private housing developers or providers who have made exceptional affordable housing contributions in North Dakota.

Following the luncheon, awards will be presented in the Leadership and Housing Production categories and to the outstanding lenders that participate in North Dakota Housing Finance Agency’s homeownership programs. Real estate agents that received awards last fall will also be recognized.

ADDITIONAL INFORMATION

Hotel Information and Transportation

A block of rooms has been secured for housing conference attendees at the Ramkota Hotel, 800 South 3rd Street, Bismarck. Call (701) 258-7700 to make reservations, be sure to ask for the NDHFA housing conference block. Room rates are \$69 for a single and \$89 for a double. Reservations must be made by Jan. 31, 2012, to receive these rates.

The hotel provides complimentary airport shuttle service. To request a pick-up, use the dedicated phone line available in the Bismarck Airport's baggage claims area.

For more information on the Bismarck-Mandan area, visit www.bismarckmandancvb.com.

Conference Attire

Your normal work attire is appropriate for all conference activities. Average daytime temperatures in Bismarck in February are typically in the teens. We recommend that you dress in layers to be comfortable during the conference, as the temperature may fluctuate throughout the hotel.

Continuing Education

ND Real Estate Commission and ND Board of Social Work Examiners continuing education program applications have been submitted. Credits will be offered upon approval of the program by the accrediting bodies for attendance of the Plenary and Concurrent Sessions.

Registration

Register Early (postmarked by Feb. 1, 2012) fees are as follows: Full Conference is \$140, Wednesday or Thursday only is \$75, or the Awards Luncheon only is \$16.

Register Late (postmarked after Feb. 1, 2012) fees are as follows: Full Conference is \$160, Wednesday or Thursday only is \$85, or the Thursday Awards Luncheon only is \$18.

Fees include the described sessions, educational materials and all the meals identified on the agenda.

You may register by mail using the registration form included in the conference brochure, or register online at www.ndhfa.org. Credit cards can be accepted for online registration.

Cancellation Policy

No refunds will be given for cancellations made after Feb. 1, 2012, and conference "no shows" will be billed. Notify NDHFA of any changes by calling (701) 328-8080, (800) 292-8621, (800) 366-6888 (TTY) or info@ndhfa.org.

Special Accommodations

Persons requiring special accommodations may contact the NDHFA at (701) 328-8080, (800) 292-8621, (800) 366-6888 (TTY) or info@ndhfa.org. Please notify the conference coordinator of your needs by February 1, 2012, so that appropriate arrangements can be made.

Questions

Contact the NDHFA at (701) 328-8080, (800) 292-8621, (800) 366-6888 (TTY) or info@ndhfa.org.



Register Online
www.ndhfa.org

REGISTRATION FORM

Complete this form and return it with payment to the address below. For additional registrants, duplicate the form and complete one for each registrant. Online registration available at www.ndhfa.org.

1. Personal Information (Please print clearly. Enter information as it should appear on your name badge.)

Name _____ Title _____

Organization _____

Address _____

City/State/Zip _____

Business Phone _____ Email _____

What categories best describe you:

- | | | | | |
|--------------------------------------|-------------------------------------|--|---|--|
| <input type="checkbox"/> Appraiser | <input type="checkbox"/> Developer | <input type="checkbox"/> Housing Authority | <input type="checkbox"/> Property Owner/Manager | <input type="checkbox"/> Tribal Entity |
| <input type="checkbox"/> Association | <input type="checkbox"/> Lender | <input type="checkbox"/> For-profit | <input type="checkbox"/> Real Estate Agent | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Builder | <input type="checkbox"/> Government | <input type="checkbox"/> Non-profit | <input type="checkbox"/> Social Worker | |

Are you attending the conference to receive continuing education credits? Yes No

2. SESSION INFORMATION (Please indicate which sessions and meals you are likely to attend. Selections are nonbinding.)

Wednesday, Feb. 8

7:30 - 10:00 a.m.

- Continental Breakfast

8:00 - 9:30 a.m.

- Early-bird Legislative Roundtable

10:00 - 11:45 a.m.

- Opening Plenary Session - "Supersonic Survivor"

12:00 - 1:45 p.m.

- Lunch and Flood Forecast

2:00 - 3:15 p.m. Concurrent Sessions I

- 1A) Incentivizing Housing Development I
 1B) PBCA Training
 1C) What's Driving Homelessness?

3:30 - 4:45 p.m. Concurrent Sessions II

- 2A) Incentivizing Housing Development II
 2B) PBCA Training
 2C) Framing Your Housing Message

5:00 - 7:00 p.m.

- Networking Reception and Exhibit Viewing

Thursday, Feb. 9

6:45 - 8:00 a.m.

- Continental Breakfast and Exhibit Viewing

8:15 - 9:30 a.m.

- Opening Session - On the Economic, Political and Business Climate

9:15 - 11:00 a.m. Concurrent Sessions III

- 3A) Community Land Trusts
 3B) Managing Multifamily Housing
 3C) Appraisal Insights

11:15 - 12:30 p.m. Concurrent Sessions IV

- 4A) Analysis of Impediments to Fair Housing Choice
 4B) Housing for Populations with Special Needs
 4C) Real Estate Reform Creates the Perfect Storm

12:30 - 2:00 p.m.

- Lunch and Champions of Affordable Housing Awards

3. PAYMENT INFORMATION

Postmarked no later than Feb. 1, 2012.

- \$140 - Full Conference
 \$75 - Wednesday Only
 \$75 - Thursday Only
 \$16 - Champions Awards Lunch Only

Payment Method

- Check Enclosed (Payable to NDHFA)
 Please Invoice Me (Payment due by Feb. 8, 2012)

Postmarked after Feb. 1, 2012, or at the door.

- \$160 - Full Conference
 \$85 - Wednesday Only
 \$85 - Thursday Only
 \$18 - Champions Awards Lunch Only

Send registration form with payment to:

ND Housing Finance Agency
PO Box 1535
Bismarck, ND 58502-1535

Fax: (701) 328-8090 • Email: info@ndhfa.org



PO Box 1535
Bismarck, ND 58502-1535

Return Service Requested

North Dakota Housing Wants to Hear About Your Superhero

Do you know an organization, group, individual, program or project that has made a superhero-like housing impact on a community or the state during the past year? If so, submit a nomination for the Champion of Affordable Housing Leadership or Housing Production Award.

Eligibility information and nomination forms are available online, www.ndhfa.org. Submit the required materials by January 6, 2012, and your superhero is on the way to being crowned a Champion.