

# **A HOME FOR EVERYONE 2009: "Building a Foundation for the Future"**



**July 22-23, 2009**

**Presented by:  
The Wisconsin Collaborative  
for Affordable Housing**

**2009 Wisconsin  
Conference on Homelessness  
July 21, 2009**

**Presented by:  
Wisconsin Department of Commerce  
Division of Housing and Community Development**



**Both Conferences will be held at:  
Madison Marriott West  
1313 John Q. Hammons Drive – Middleton, WI 53562**

## **A HOME FOR EVERYONE 2009: "Building a Foundation for the Future"**

The Wisconsin Collaborative for Affordable Housing is pleased to invite you to attend our 13<sup>th</sup> annual **A Home for Everyone** statewide affordable housing conference at the Madison Marriott West Hotel in Middleton, Wisconsin on July 22-23, 2009. This year, in conjunction with the Division of Housing and Community Development in the Department of Commerce, we are also presenting a one-day conference on homelessness on July 21<sup>st</sup>.

We hope the conference will provide you with the knowledge and tools to better address this year's theme, "Building a Foundation for the Future". With a housing crisis continuing to ripple through our communities, attacking the aspirations of low-income households, we have tried to create offerings which are timely and relevant. At this event, you will find many opportunities to connect with the latest trends, information and with those throughout the state working at providing affordable housing from many different directions.

We are also pleased that Lieutenant Governor Barbara Lawton will visit with us at our opening plenary session and Herman Boone, the legend that inspired the popular film *Remember the Titans*, will speak at our closing plenary on the values of dedication and inspiration.

We look forward to seeing you on July 21, 22 and 23. We sincerely hope you can attend both events.

### **The Wisconsin Collaborative for Affordable Housing** ***Collaborative Members:***

Astar Capital Management, Inc.  
Common Wealth Development, Inc.  
Community Planning & Development Advisors, LLC  
Forward Community Investments, Inc.  
Foundation for Rural Housing, Inc.  
Great Lakes Capital Fund  
Habitat for Humanity  
Housing Initiatives, Inc.  
Housing Ministries of American Baptist in Wisconsin  
*IndependenceFirst*  
Madison Development Corporation  
Movin' Out, Inc.  
Project Home  
U.S. Department of Agriculture – Rural Development  
UW Extension

Virchow, Krause & Company LLP  
WI Association of Housing Authorities (WAHA)  
WI Community Action Program Association (WISCAP)  
WI Council for Affordable and Rural Housing (WI-CARH)  
WI Council of Churches  
WI Department of Commerce, Division of Housing and  
Community Development  
WI Department of Health Services, Division of Public  
Health  
WI Housing & Economic Development Authority  
(WHEDA)  
WI Partnership for Housing Development

#### ***Collaborative Liaison:***

U.S. Department of Housing and Urban Development  
(HUD)

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## **WISCONSIN CONFERENCE ON HOMELESSNESS**

This year, a one-day conference on homelessness sponsored by the Wisconsin Department of Commerce – Division of Housing and Community Development will again be held in conjunction with **A Home for Everyone**. This conference will bring together private, not-for-profit and public agencies to address the complex issues of homelessness. Agency leaders, case managers, advocates, and homeless individuals – both former and current – will seek solutions to ending homelessness in Wisconsin.

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Sponsorship opportunities are available for the "A Home for Everyone" conference ranging from exhibit tables to plenary sponsorships. Please contact Brian Peters at [bpeters@independencefirst.org](mailto:bpeters@independencefirst.org) for more information or (866) 909-6917.

# 2009 WISCONSIN CONFERENCE ON HOMELESSNESS

Tuesday, July 21, 2009

## AGENDA

### 8:00 A.M. – 9:45 A.M. - CONTINENTAL BREAKFAST

### 8:00 A.M. – 4:30 P.M. - REGISTRATION

### 8:30 A.M. – 9:45 A.M. - OPENING PLENARY

Welcome: Dave Cieslewicz, Mayor, Madison (invited)

Keynote Speaker: Wayne Centrone, Physician, Medical Director Outreach Program, Outside in Medical Clinic

Dr. Centrone, a family practice physician from Portland, Oregon who has dedicated his career to working with homeless and underserved populations will offer a keynote address on the long- and short-term consequences of poverty and homelessness on health.

### 10:00 A.M. – 11:15 A.M. - WORKSHOP SESSIONS Children and Homelessness

This workshop will explore the literature about the effects of homelessness on children.

### SkansPoint

This workshop will demonstrate and discuss the SkansPoint feature in ServicePoint.

### SOAR

A panel of current Wisconsin SOAR (SSI/SSDI Outreach, Access, and Recovery) providers will present their experiences with the SOAR program.

### Panel of Homelessness Veterans Services

A panel of veterans services experts will discuss the services currently available for homeless veterans.

### Supportive Housing 101

This workshop focuses on the programmatic basics for setting up and managing a permanent supportive housing program.

### 11:30 A.M. – 12:30 P.M. - LUNCH PLENARY

Updates from the Wisconsin Department of Commerce by Secretary Dick J. Leinenkugel.

### 12:45 P.M. – 2:00 P.M. - WORKSHOP SESSIONS

#### Homeless Youth: LGBT Youth Aged Out of Foster Care

This workshop will explore the impacts of homelessness for youth of the lesbian, gay, bisexual, and transgender community.

### HMIS Outcomes

Learn about ways to use WISP to track outcomes for your homeless programs.

### Porchlight Products

This innovative program combines employment opportunities with production of local sustainable ingredients into products for retail sale.

### Health and Homelessness Panel

A panel of health care providers will discuss the impact of poverty and homelessness on health as it relates to each of their specific specialties.

### Permanent Supportive Housing: A Funding How-To Guide

This workshop will go through the ins and outs of starting a supportive housing program, and focuses primarily on budgeting and funding.

### 2:15 P.M. – 3:30 P.M. - WORKSHOP SESSIONS Housing First: A Rapid Re-Housing Model

This workshop will discuss how the program works and the successes and challenges there have been along the way.

### How to do a Homeless Client Count

Learn about practices and tools to make your Point-In-Time counts more accurate.

### Project Homeless Connect

Learn about what other states are doing to incorporate this form of outreach in their homeless services programs.

### PATH

A panel of current Wisconsin PATH (Projects for Assistance in the Transition from Homelessness) will discuss the unique qualities of each of their programs.

### Funding Panel

Hear about the status of current and future funding for homeless programs.

### 3:45 P.M. – 4:30 P.M. - CLOSING PLENARY

Speaker: Dr. David Mays, M.D., Ph.D.

Psychiatrist David Mays will present a keynote address regarding housing for people who are homeless and mentally ill.

# **A HOME FOR EVERYONE 2009**

## **“Building a Foundation for the Future”**

### **Wednesday, July 22 – Thursday, July 23, 2009**

#### **AGENDA**

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#### **WEDNESDAY – JULY 22<sup>ND</sup>**

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#### **8:00 A.M. – 5:00 P.M. - REGISTRATION**

#### **8:00 A.M. – 5:00 P.M. - INTERNET CONNECTIONS**

Stop in at your convenience to see a brief overview of some of the many internet resources available for housing and community development practitioners. Here you will find a focus on 'no cost' sites and emphasis on Wisconsin Resources.

#### **8:00 A.M. – 9:00 A.M. - CONTINENTAL BREAKFAST**

#### **8:30 A.M. – 9:30 A.M. - OPENING PLENARY**

Our opening plenary speaker is the **Honorable Barbara Lawton**, Lieutenant Governor of the State of Wisconsin. As the second-ranking constitutional officer in state government, Lt. Governor Lawton has been a consistently strong voice for economic opportunity and justice. She will share with us her perspectives on the state's role in providing affordable housing and the importance of housing creating a vibrant, healthy Wisconsin.

#### **9:45 A.M. – 12:15 P.M. - SEE THE SIGHTS: OUR ANNUAL CONFERENCE BUS TOUR**

Part of the quality and charm of Madison and Middleton is that both cities invest in a diverse array of affordable housing. Choose one of the two different tours. The tours will include: rental and owner-occupied homes, housing for families, seniors, people with special needs, workforce housing, new construction, and imaginative re-use. Experts will share the details of some of the most innovative examples of affordable housing.

#### **9:45 A.M. – 11:00 A.M. - WORKSHOPS**

##### **Housing Policy: What's Hot Now**

This session will contribute information about two current housing topics that are timely and relevant. The first half will be devoted to the property tax exemption for affordable housing. Can affordable housing survive under the law's current interpretation? What needs to be done to protect this housing? The second half will provide discussion on housing trust funds. Find out what efforts are being made across the state to create this resource. Join us for an informative and lively discussion of both topics.

Speakers: Heather Dummer Combs, Interfaith Conference of Greater Milwaukee  
Nan Cnare, United Way of Dane County  
Judy Karofsky, Independent Consultant  
Tim Radelet, Foley & Lardner

##### **Connecting the Neighborhood One Family at a Time**

Milwaukee's Dominican Center for Women and Madison's Development Corporation have both had success in developing similar neighborhoods one owner-family at a time. By being on-site, these organizations are coaching many very low-income families through the process of becoming successful homeowners.

Speakers: Sister Ann Halloran, Dominican Center for Women, Inc.  
LeeAnne Banks, Madison Development Corporation

##### **Turning Foreclosures Into Positives**

The Neighborhood Stabilization Program, recently authorized under the Housing Economic Recovery Act of 2008, provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that may otherwise become sources of blight. In this session, you will learn how this money can be used, potential obstacles and opportunities, and how funds can be combined with other sources of financing to spur community and economic development.

Speaker: Josie Kotsioris, Virchow, Krause & Company, LLP

## **11:15 A.M. – 12:30 P.M. - WORKSHOPS**

### **Creating a Golden Age for Seniors: Trends in Senior Housing and Funding for Services**

Participate in a conversation about the current trends, innovations and challenges that exist for senior housing providers. Special emphasis will focus on the unique challenges and opportunities for those who work with the State of Wisconsin Family Care program. Everyone will be welcome to share their experiences working with the program.

Speakers: Rita Giovannoni, Independent Living  
Philip Schultz, Horizon Development Group, LLC

### **Government and Housing**

In providing housing, both single and multifamily, many different agencies provide a vast and sometimes daunting array of programs. Learn more as representatives from state and federal agencies give overviews of their agencies' programs, including lending, grants and subsidies.

Speakers: Renata Bitoy-Bunger, WHEDA  
Dave Schobe, U.S. Department of Agricultural – Rural Development  
Deborah Slakes, Milwaukee HUD Field Office  
Marty Evanson, Wisconsin Department of Commerce

## **12:30 P.M. – 1:45 P.M. - KUDOS AND CHOW: Lunch and Awards Presentation**

The conference will honor the creator of this year's conference logo and Charles M. Hill, Sr. will present the 2009 Award for Housing Excellence, named in his honor.

## **2:00 P.M. – 3:15 P.M. - WORKSHOPS**

### **Market Analysis 101**

Market analysis and needs assessment drive all housing developments. Learn what constitutes a market and why market analysis is the most important consideration in housing development. Some basic techniques for conducting market analysis and data research will help get you started.

Speaker: Mike Hershberger, Virchow, Krause & Company, LLP

### **Working With Tight Family Budgets**

More and more households find their budgets tight – if they even have a budget. More and more families need to learn to work with a budget. Fortunately, more and more counselors are available. Learn what ways are best for working with families.

Speakers: Shirley Hubert, Catholic Charities  
Peggy Olive, UW Extension

### **Wired Into Housing Law: The Internet As a Research Tool**

After a brief overview of the structure of Federal law, this workshop will feature live, online presentations of an array of websites to use in researching existing and proposed Federal Housing Law. The USDA Rural Development Section 515 Multi-Family Rural Rental Housing Program and the Housing and Economic Recovery Act of 2008 will serve as primary examples.

Speaker: Connie Von Der Heide, Wisconsin State Law Library

### **Universal Retrofit**

Using examples from actual rental rehabilitation projects, workshop presenters will illustrate the challenges and opportunities of rehabilitating existing rental housing to maximize accessibility, embrace principles of universal design, meet statutory requirements and stay within budget.

Speakers: James Glueck, AIA  
Dave Porterfield, Movin' Out  
Howard Mandeville, Movin' Out

### **Titles and Tax Credits**

Workshop attendees will discuss details of title issues that may arise during the development of a tax credit project. Several specific discussion topics will include: starting the title process, endorsements, when a title agent or underwriter should get help, what happens if a title agent or underwriter says 'no', preparing for closing, the construction draw process and how a title representative can make a difference.

Speakers: Steve Smith, Capital Fund Title Services  
Tim Radelet, Foley & Lardner

## **3:30 P.M. – 4:45 P.M. - ROUNDTABLES**

Select a round table where you can share experience, exchange ideas, learn from others and build a network with others working to resolve similar challenges. Topics for discussion will be finalized at the conference but include: Neighborhood Stabilization Program and federal stimulus funds, housing preservation, foreclosure prevention, non-profit property tax exemption, WI implementation of the Federal Safe Act, community youth leadership, and housing special needs.

**5:00 P.M. – 7:00 P.M. - RECEPTION**  
**MUSIC BY: THE NICK MORAN TRIO**

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**THURSDAY – JULY 23<sup>RD</sup>**

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**6:45 A.M. – 8:15 A.M. - EARLY MORNING WAKE-UP WALK**

A bus will be leaving the Marriott at 6:45 a.m., taking us to the Pheasant Branch Conservancy for a leisurely walk on one of its many hiking/biking trails. The Conservancy is a regionally significant natural area located on the north side of Middleton. It contains a marsh, springs, prairies, meadows, lowland forest and wooded hills. Its habitats sustain a wide variety of plants and animals. (p.s. you have to come back to the conference at the conclusion of the walk!)

**8:00 A.M. – 9:00 A.M. - BREAKFAST BUFFET**

**8:30 A.M. – 9:30 A.M. - BREAKFAST PLENARY: “The Housing Crisis from the Consumer’s Perspective”**

We will first hear words of welcome from **Mr. Matt Feldman**, President and Chief Executive Officer of the Federal Home Loan Bank of Chicago. Mr. Feldman will give us his insight on the future of affordable housing and the work of the FHLB-Chicago, in advancing that cause. Then, our featured plenary speaker, **Mr. Michael Collins** of the University of Wisconsin will discuss several approaches that offer the promise of mitigating the harm of the housing crisis for consumers and communities. Mr. Collins’ remarks will summarize the current status of consumers in the housing crisis, the state of outreach and counseling, education and government programs, and best practices in foreclosure prevention and new approaches for educators, professionals and other practitioners.

**9:45 A.M. – 11:00 A.M. - WORKSHOPS**

**Supportive Housing and Finance**

This workshop will look at sources of financing that can be used to provide supportive services, whether in supportive housing or in servicing the consumer in the community. Participants will also discuss strategies to address the needs to find resources to support the operation of needed support services.

Speakers: Jim Hill, Department of Health and Human Services  
Steven Schooler, Porchlight, Inc.

**Tribal Housing Needs**

Often, housing programs do not reflect the specific cultural needs or traditions of Wisconsin’s 11 native American tribes. There are efforts now underway to address that. This workshop will examine issues unique to tribal housing situations.

Speakers: Gary Smith, Lac du Flambeau Housing Authority  
Sue Thering, UW Extension

**Affordable Housing Through Energy Efficiency**

Even small, individual changes in homes can have a tremendous impact on energy usage. Through programs like Wisconsin ENERGY STAR®, Home Performance with ENERGY STAR®, and Targeted Home Performance, Focus on Energy, Wisconsin’s energy efficiency and renewable energy initiative, helps increase the performance and efficiency of buildings across the state. This workshop integrates best practices and information on the Focus on Energy programs for attendees, giving insights on increasing energy efficiency and making housing more affordable.

Speaker: Sara Van deGrift, Wisconsin Energy Conservation Corporation Focus on Energy

**Housing Triage: Matching Programs and Needs**

With civil court case data showing the number of properties facing foreclosures in Wisconsin up 21 percent in 2008, knowledge on the housing emergency has never been more important. This session will provide participants with a better understanding of the foreclosure crisis in their region and offer an overview of federal programs created to help stabilize the situation.

Speakers: Andy Lewis, UW Extension  
Marty Evanson, Wisconsin Department of Commerce

**Housing Development 101**

This workshop is designed to help newcomers to housing development get a start and experts to refine their skills. A ‘start from the beginning’ introduction and technical refinement of the housing development process will be discussed. Participants will also learn the critical steps needed to successfully conceptualize and complete housing projects.

Speaker: Robert Schwartz, Nakoma, LLC

## **11:15 A.M. – 12:30 P.M. WORKSHOPS**

### **The Tax Credit Program in Troubled Times**

The Low-Income Housing Tax Credit (LIHTC) program has become, since its establishment in 1986, the major financing vehicle for affordable rental housing in the country. As a result of the current economic difficulties, allocations of tax credits are not receiving their usual level of bids or interest from investors. What does this mean for the affordable housing industry and your projects? This session will look at what to expect in the short and long term for this important source of capital for affordable housing.

Speakers: Philip Porter, Enterprise Community Investment, Inc.  
Bill Boerigter, WHEDA  
Don Bernards, Virchow, Krause & Company, LLP  
Jerome Sullivan, Great Lakes Capital Fund

### **Honoring Their Commitment: Housing for Veterans**

How can housing programs address more veterans and their needs? This workshop will discuss what programs are available from state and federal Veterans Affairs offices.

Speakers: John Adams, Wisconsin Department of Veterans Affairs  
Edward Zapala, Veterans Administration

### **Healthy Housing: Taking the Lead on Lead**

New EPA and Wisconsin rules will require contractors and owners performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities and schools built before 1978 to be certified and to follow specific work practices to prevent lead contamination. Learn the ABCs of these new, important rules and how these changes can be made to work for your projects to enhance health and safety.

Speakers: John Wsol, US EPA Region 5  
Steve Antholt, Wisconsin Department of Health Services

### **Smart Growth: Happy 10<sup>th</sup> Anniversary**

The Wisconsin Comprehensive Planning Law, known as 'Smart Growth' was enacted in 1999. At numerous A Home for Everyone conferences in the past, we have held workshops examining the many aspects of this valuable tool for affordable housing. Now, 10 years later, it's time to ask: Has the state succeeded in its 'Smart Growth' planning effort? Have the plans meant any changes for housing in Wisconsin?

Speakers: Jason Gilman, City of Onalaska  
Aaron Schuette, Brown County Planning Commission  
Brian Ohm, UW Department of Urban and Regional Planning

### **Homebuying 101**

Learn from one example on how to implement a successful community homebuying program in your own community. The Dane County Housing Authority will share its public/private partnership model, designed to support low- to moderate-income families as they purchase homes.

Speaker: Kate Nardi, Dane County Housing Authority

## **12:30 P.M. – 2:00 P.M. LUNCH/CLOSING PLENARY**

We are very pleased to welcome **Mr. Herman Boone** as our closing plenary speaker. In 1971, Mr. Boone became head football coach at TC Williams High School in Alexandria, Virginia and immediately faced racial turmoil and the disapproval of segments of the community. Out of this experience, the story of *Remember the Titans* emerged. Through hard work and inspiring his coaching staff and players, Mr. Boone led his team to the state championship that season. Today he is retired but continues to motivate and inspire audiences with his presentations on respect, teamwork and community involvements.

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## **2:15 P.M. – 4:00 P.M.**

### **Public Listening Session on the 2010-2015 State of Wisconsin HUD Comprehensive Plan**

At the conclusion of this year's conference, the Division of Housing and Community Development will be hosting this session. The 5 year Comprehensive Plan for housing, community and economic development projects provides over \$50 million annually to local governments and private organizations. Developing the plan is designed to be a collaborative process; where all levels of government, public and private agencies, private industry, and citizens participate in crafting a comprehensive approach to addressing affordable housing and local development needs. This session will give you a chance to review the priorities identified by your colleagues and offer your thoughts and suggestions on whether your local housing, community and economic development needs are being adequately addressed.

Wisconsin Collaborative for Affordable Housing  
**A Home for Everyone 2009: Building a Foundation for the Future**  
July 22-23, 2009

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Wisconsin Department of Commerce – Division of Housing and Community Development

**Wisconsin Conference on Homelessness 2009**

July 21, 2009

**Hotel Information**

Both Conferences will be held at

**Madison Marriott West**

1313 John Q. Hammons Drive  
Middleton, WI 53562

website: <http://www.marriott.com/hotels/travel/msnwe-madison-marriott-west/>

Phone: (608) 831-2000 Toll Free (888) 745-2032 Fax: (608) 831-2040

**Room Rate:** Single Occupancy: \$70 per night Double Occupancy: \$90 per night  
(the rate is the same for both conferences)

**Reservation Deadline:** Friday – July 10, 2009 – a block of rooms is reserved under WISCAP  
Hotel reservations must be made directly with the hotel.

**Cancellation Policy:** Room reservations must be cancelled 48 hours prior to arrival.

**Check-In:** 4 p.m. **Check-Out:** 12:00 noon

**Registration Information**

**How to Register:** You can register by completing the form on the back or online at  
[www.wiscap.org](http://www.wiscap.org)

**Registration Deadline:** Friday – June 26, 2009

**Fees:** Homeless Conference: \$ 85.00  
A Home for Everyone: \$ 90.00  
Both Conferences: \$160.00

\* The registration fee(s) includes the cost of all meals for both events.

\* Refunds will not be given for cancellations received after **July 10, 2009**.

**Late Fees:** Registrations received after **June 26, 2009** will be assessed a late fee.

Homeless Conference: \$ 105.00  
A Home for Everyone: \$ 110.00  
Both Conferences: \$ 200.00

**Payment:** Checks must be mailed with the registration form to the WISCAP office at the address listed  
below. Please make all checks payable to "WISCAP".

**Please complete all information on the back of this form and mail or fax to:**

**Wisconsin Community Action Program Association (WISCAP)**

Attn: Bradley Thomas, 1310 Mendota Street, Suite 107, Madison, WI 53714-1039

Telephone: (608) 245-3292

Fax: (608) 244-4064

E-mail: [bthomas@wiscap.org](mailto:bthomas@wiscap.org)

## REGISTRATION FORM

(Reproduce this form for **each** participant. Please **TYPE** or **PRINT CLEARLY** information below.)

Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Organization: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone Number: \_\_\_\_\_ ext. \_\_\_\_\_ Fax Number: \_\_\_\_\_  
E-Mail: \_\_\_\_\_  
Special Accommodations: \_\_\_\_\_

*The conference is accessible to persons with disabilities. Please indicate if you need special accommodations for the workshops and what they are. (You are still responsible for notifying the hotel when you make your reservations if you need special accommodations in your room).*

Please indicate below what functions/workshops you will be attending.  
This information is for planning purposes only and can be changed at the conference(s).

### **WISCONSIN CONFERENCE ON HOMELESSNESS 2009 - JULY 21, 2009**

#### **10:00 a.m. – 11:15 a.m.**

\_\_\_\_\_ Children and Homelessness  
\_\_\_\_\_ SkanPoint  
\_\_\_\_\_ SOAR  
\_\_\_\_\_ Panel of Homelessness Veterans Services  
\_\_\_\_\_ Supportive Housing 101

#### **11:30 a.m. – 12:30 p.m.**

\_\_\_\_\_ Lunch \_\_\_\_\_ Vegetarian

#### **12:45 p.m. – 2:00 p.m.**

\_\_\_\_\_ Homeless Youth: LGBT Youth Aged Out of Foster Care  
\_\_\_\_\_ HMIS Outcomes  
\_\_\_\_\_ Porchlight Products  
\_\_\_\_\_ Health and Homelessness Panel  
\_\_\_\_\_ Permanent Supportive Housing: A Funding How-To Guide

#### **2:15 p.m. – 3:30 p.m.**

\_\_\_\_\_ Housing First: A Rapid Re-Housing Model  
\_\_\_\_\_ How To Do A Homeless Client Count  
\_\_\_\_\_ Project Homeless Connect  
\_\_\_\_\_ PATH  
\_\_\_\_\_ Funding Panel

### **A HOME FOR EVERYONE 2009: BUILDING A FOUNDATION FOR THE FUTURE - JULY 22-23, 2009**

#### **WEDNESDAY – JULY 22, 2009**

##### **9:45 a.m. – 12:15 p.m.**

\_\_\_\_\_ See the Sights: Our Annual Conference Bus Tour

##### **9:45 a.m. – 11:00 a.m.**

\_\_\_\_\_ Housing Policy: What's Hot Now  
\_\_\_\_\_ Connecting the Neighborhood One Family at a Time  
\_\_\_\_\_ Turning Foreclosures Into Positives  
\_\_\_\_\_ Green Buildings/Energy Efficiency

##### **11:15 a.m. – 12:30 p.m.**

\_\_\_\_\_ Creating a Golden Age for Seniors: Trends in Senior Housing and Funding for Services  
\_\_\_\_\_ Government and Housing

##### **12:30 p.m. – 1:45 p.m.**

\_\_\_\_\_ Lunch \_\_\_\_\_ Vegetarian

##### **2:00 p.m. – 3:15 p.m.**

\_\_\_\_\_ Market Analysis 101  
\_\_\_\_\_ Working With Tight Family Budgets  
\_\_\_\_\_ Wired Into Housing Law: The Internet as a Research Tool  
\_\_\_\_\_ Universal Retrofit  
\_\_\_\_\_ Titles and Tax Credits

##### **3:30 p.m. – 4:45 p.m.**

\_\_\_\_\_ Roundtables

##### **5:00 p.m. – 7:00 p.m.**

\_\_\_\_\_ Reception

#### **THURSDAY – JULY 23, 2009**

##### **6:45 a.m. – 8:15 a.m.**

\_\_\_\_\_ Early Morning Wake-Up Walk

##### **8:00 a.m. – 9:00 a.m.**

\_\_\_\_\_ Breakfast Buffet

##### **9:45 a.m. – 11:00 a.m.**

\_\_\_\_\_ Supportive Housing and Finance  
\_\_\_\_\_ Tribal Housing Needs  
\_\_\_\_\_ Affordable Housing through Energy Efficiency  
\_\_\_\_\_ Housing Triage: Matching Programs and Needs  
\_\_\_\_\_ Housing Development 101

##### **11:15 a.m. – 12:30 p.m.**

\_\_\_\_\_ The Tax Credit Program in Troubled times  
\_\_\_\_\_ Honoring Their Commitment: Housing for Veterans  
\_\_\_\_\_ Healthy Housing: Taking the Lead on Lead  
\_\_\_\_\_ Smart Growth: Happy 10<sup>th</sup> Anniversary  
\_\_\_\_\_ Homebuying 101

##### **12:30 p.m. – 2:00 p.m.**

\_\_\_\_\_ Lunch \_\_\_\_\_ Vegetarian