



April 22<sup>nd</sup>

9:00 – 10:15 AM OPENING SESSION

### **Housing Landscape 2014 - The State of Affordable Housing**

*Chris Estes, President and CEO, National Housing Conference*

Presented by a national leader in housing policy, the opening session will focus on the state of the nation's housing challenges as outlined in NHC's latest report, Housing Landscape 2014, with a more direct focus on South Carolina. Additional discussion will focus on the major issues and opportunities in front of affordable housing, what the most important national trends are and national, state and local policy issues with an emphasis on what attendees can do to add their voice to the process for better policymaking.

10:15 – 10:30 AM BREAK

10:30 – 11:45 AM CONCURRENT SESSIONS

### **You Don't Have to Be a Lobbyist to be an Advocate**

*Chris Estes, President and CEO, National Housing Conference*

*Robert C. Moss, National Director of Government Affairs, CohnReznick*

*Geona Shaw-Johnson, Director, Housing and Community Development, City of Charleston*

This session will focus on significant legislative and policy issues currently facing the affordable housing industry and how practitioners can impact positive outcomes through advocacy. Organizations with limited budgets or individuals that are prohibited from engaging in legislative activities can still advocate for affordable housing. Attendees will learn how to best present their message to policy leaders for maximum impact.



*Coordinated by the Affordable Housing Coalition of S.C.*

## **Creating Carbon Credits from Weatherization Projects**

*DJ Tyler, Partner, Global Land Reserve*

*Seth Keller, Partner/Project Manager, Global Land Reserve*

The session will start by answering some basic questions.  
What is a “Carbon Credit?” How are Carbon Credits Used?

What is the Carbon Credit realization process? What is a Carbon Credit worth? The session will then address these concepts in the context of a residential weatherization program and explain how carbon credits can be generated by weatherization, the benefits, and the barriers to doing so.

## **USDA-Rural Development Single-Family Section 502 Direct Loan Program and Section 504 Repair Loan/Grant Program**

*Dwayne White, Multifamily Housing Program Director, Acting Single Family Housing Program Director, USDA-RD*

*Cathy Seawright, Single-Family Housing Loan Specialist, USDA-RD*

Learn about the USDA-Rural Development Single-Family Homeownership and Home Repair Loan Programs. Course materials will provide an overview of the application and eligibility processes. USDA-Rural Development Single-Family Direct Loan Program will be described along with a discussion of the Repair Loan and Grant Program for very low-income homeowners. In addition, we will discuss the latest on rural area designations and opportunities for loan packaging.

## ***Bankruptcy in South Carolina***

[LEGAL TRACK 1.25 hours]



Benjamin E. Grimsley, Esq., Grimsley Law Firm, LLC

This session will introduce attendees to the basics of bankruptcy, including an overview of the various chapter filings and the impact on lenders.

### ***“Speed Partnering” with SC Housing Experts***

Take part in SC Housing’s version of “speed dating!” This is your opportunity to get a bird’s eye view of various SC Housing programs such as the Housing Choice Voucher/ Section 8, Contract Administration, Compliance Monitoring, Housing Trust Fund, Low Income Housing Tax Credit and Home Investment Partnerships programs. Participants will have four, 15-minute opportunities to rotate through the program experts and learn more about SC Housing programs. Get ready... this will be a “fast-moving” experience!

Noon – 1:45 PM LUNCHEON (Key Note)

### **Paving the Way to a Brighter Future by Building Collaborative Alliances**

*Allison Black Cornelius, Founder and President, Blackfish Strategies*

Building effective cross-sector partnerships, collaborations and alliances are critical to the affordable housing and community development industry. Innovative nonprofit and for-profit service providers, government entities, financial institutions and foundations are recognizing that they can no longer work in silos and expect to make a meaningful impact. We must work together at all levels to meet the growing needs of our workforce in South Carolina. This will be a highly charged, energizing keynote that will





provide practical, usable ideas and strategies to help attendees reach their potential and pave the way to a brighter future.

## **2:00 – 3:15 PM CONCURRENT SESSIONS**

### **26 Years and Counting: What is Ahead for the LIHTC in 2014**

*Reggie Fenn, Senior Vice President and Regional Manager, Wells Fargo*  
*Charles J. Maddox, Jr., CPA, Senior Underwriter for Multifamily Programs, SC Housing*

*Richard McCauley, Vice President, Richman Group Affordable Housing Corporation*

*Ellen Rogers, Market Executive for Southeast Region, Bank of America Merrill Lynch*

*John B. Rucker, III, Executive Vice President, Merchant Capital, LLC*

*Corine G. Sheridan, Vice President, Director of LIHTC Business Development, Boston Capital*

The Housing Tax Credit program is one of the longest running and most successful federal rental production programs in history. The program has leveraged nearly \$100 billion in private investment capital, providing critical financing for the development of more than 2.6 million affordable homes for low-income families. Hear updates on tax reform, cost containment, CRA, credit pricing, bond financing and more from a panel of experts nationally recognized for their work in affordable housing underwriting and finance.

*Coordinated by the Affordable Housing Coalition of S.C.*

### **Creating Impact through Community Development Finance**

*SC Community Capital Alliance and the SC Association of Community Development Corporations*





Participant will learn about community development investment strategies and financing opportunities that support affordable housing and community economic development projects. The newly formed SC Community Capital Alliance has brought together the state's strongest community development finance organizations to ensure coverage throughout South Carolina.

### **SC HELP Updates for Processing Agencies**

*Mandie Mills, SC HELP Client Relations Manager, SC Housing*

So much has changed at SC HELP since the inception of the program in 2011, and this session will provide the most up-to-date information available. The program rules have been dramatically simplified, and the systems and application processes have become more user-friendly and easier to navigate. All SC HELP Processors are strongly encouraged to attend this session and be among the first to learn about two NEW SC HELP programs, the most current guidelines and programs and the Appeals and Foreclosure Sale Date processes.

### **A Homeless Overview – How HUD and its Partners Assist the Homeless in South Carolina**

*Angela Hall, Community Development Representative, HUD*  
*Kirk Van Laan, Community Development Representative, HUD*

This session will provide of an overview of the homeless population in South Carolina. Discussion will take place regarding HUD's Continuum of Care program, including the application process and funding sources. Hear about success stories of those who have made things work!

### **CFPB: The Changing Landscape of Mortgage Law**

[LEGAL TRACK 1.25 hours]



*Charles M. Knight, Esq., SC Department of Consumer Affairs*

This session will provide an overview of the new rules issues by the Consumer Financial Bureau that affect the mortgage industry. Many of these rules took effect for mortgage loans originated after January 10, 2014.

**3:15 - 3:45 PM BREAK**

**3:45 – 5:00 PM CONCURRENT SESSIONS**

### **Year 15: Getting Prepared for a Low-Income Housing Tax Credit Partnership**

*Chris Key, CPA, Novogradac & Company, LLP  
Tabitha Jones, CPA, Novogradac & Company, LLP  
Laura Nicholson, Development Director, SC Housing*

Year 15 planning for a low-income housing tax credit (LIHTC) partnership starts even before the tax credit period is over. This session will briefly cover the alternative courses of action and exit strategies that are available for investors and general partners when the 15-year compliance period comes to an end and how a LIHTC partnership can be better prepared. The session will also provide information on additional resources that can provide in depth information related to year 15.

*Coordinated by the Affordable Housing Coalition of S.C.*

### **Legislative Challenges and Opportunities for Housing in 2014**

Panel Discussion





*Facilitated by Dr. Joseph C. Von Nessen, Research Economist, Moore School of Business, USC*

This session will consist of a panel discussion between members of the South Carolina House of Representatives and South Carolina Senate that will provide perspective on the current priorities of the state's legislative body and how the South Carolina housing market factors into these priorities. Members will be asked to specifically comment on a variety of housing related issues, including the current state of housing markets in their home districts, how to effectively and responsibly support and improve the housing industry throughout the state, and what actions South Carolina residents can take to affect positive change for housing. This session will also incorporate audience participation.

### **HUD Housing Counseling News and FHA Loan Update**

*Bill Snelling, Single Family Housing Representative, HUD*  
*Pam Scott, Single Family Housing Representative, HUD*

This session will cover the latest news from The HUD Office of Housing Counseling, including grant opportunities. Changes in the program will also be covered in-depth. Monitoring reviews and recordkeeping requirements will be highlighted. FHA policies and procedures also have had significant changes in the past year. Mortgage insurance premiums have increased and changes have been made to our available Loss Mitigation tools used for foreclosure prevention. An overview of these issues will be presented with emphasis on the potential effects for home purchasers and existing FHA borrowers. Participants will be brought up to date on both FHA Lending and Housing Counseling.

### **USDA-Rural Development Single Family Section 502 Guarantee Loan Program**

*Dwayne White, Multifamily Housing Program Director, Acting Single Family Housing Program Director, USDA-RD*





*Loretta Friday, Single Family Housing Specialist, USDA-RD*

The USDA-Rural Development Single Family Guarantee Home Program provides loan guarantees to banks and other approved private lenders who assist eligible applicants in buying a home. This exciting program continues to grow in South Carolina by leaps and bounds! Come and learn how to become an approved lender and how you, as a customer, can qualify for a program that still provides 100% financing for home purchases. A major re-write of the regulations for the USDA, Section 502 Guarantee Program will take effect on September 1, 2014, and part of the session will focus on the changes that are on the horizon.

### **Identity Theft: A Client's Roadblock to Homeownership**

[LEGAL TRACK 1.25 hours]

*Martha Phillips, Esq., SC Department of Consumer Affairs*

With the evolution of technology, identity theft has become increasingly prevalent and can be a "roadblock" along the path to home ownership. This seminar provides tips for avoiding identity theft and what to do if it happens to you---or one of your clients. Get a comprehensive run down of identity theft laws and tools available to victims.

**5:00 – 7:00 PM NETWORKING RECEPTION**



**Wednesday, April 23<sup>rd</sup>**

8:00 – 9:00 AM REGISTRATION OPEN  
PREFUNCTION

8:00 – 9:00 AM CONTINENTAL BREAKFAST

EXHIBIT HALL

9:00 – 10:15 AM OPENING SESSION

EXHIBIT HALL

### **Shining the Light on the Road Ahead: The Economic Outlook for 2014**

*Dr. Joseph C. Von Nessen, Research Economist, Moore School of Business, USC*

This session will provide an overview of the current state of South Carolina's economy and housing markets. The session will begin by examining recent statewide economic trends, regional growth patterns, and national statistics that impact South Carolina. Next, the state economic forecast for 2014 will be presented along with an assessment of the state's strengths and weaknesses. Finally, a review and forecast of the housing market in South Carolina will be provided, with the presentation being concluded by comments that address how to motivate customers in the current market environment.

10:15 – 10:30 AM BREAK

10:30 – 11:45 AM CONCURRENT SESSIONS

### **Basic Human Needs: Importance of Building Relationships**



*Dr. Ronnie Cox, Associate Director, Missions Mobilization Group, SC Baptist Convention*

In this breakout we will be talking about the value of relational skills in apartment settings. We will discuss past and current understandings of basic human needs; such as the need for acceptance, community, expression, esteem, and love/belonging. Often an apartment manager is in an adversarial relationship with tenants from the start. Learning to develop relationships without compromising business principles can be one of the greatest skills learned by apartment staff. We will discuss a variety of barriers to relationships, and suggest ways in which we might facilitate healing in broken relationships. Creating a good sense of “community” often depends on the kinds of relationships that are present within an apartment setting. We will also go through some very helpful insights on strategies to initiate good relationships.

*Coordinated by the Affordable Housing Coalition of S.C.*

### **Rental Assistance Demonstration (RAD): Opportunity to Transform Public Housing**

*Thomas G. Faulkner, III, Vice President, Nehemiah Community Revitalization Corporation*

*Judy Van Dyke, Development Partner, The Bennett Group*

*Daryl Dalton, Director of Housing Operations, Spartanburg Housing Authority*

RAD is providing housing authorities the opportunity to transition their public housing units into project-based Section 8 units and making them private units owned by the housing authority and no longer controlled through operating subsidies from HUD. This major change creates possibilities of utilizing tax exempt bond financing from SC Housing to renovate public housing units, demolish those that need demolition, and build new replacement units where needed. RAD opens up opportunities for developers to assist housing authorities in making





major capital improvements to their housing stock.

## **Branding Your Concept and Differentiating Your Product**

Dr. Joseph C. Von Nessen, Research Economist, Moore School of Business, USC

This session will use behavioral economics to illustrate the power and importance of branding. In a highly competitive marketplace, being successful requires that every organization establish value in the minds of its customers and to promote product benefits rather than product features. This session will illustrate how and why branding strategies work and provide specific recommendations on how to brand various housing related products and services.

## **USDA-Rural Development Community Facilities Program**

*Michele Cardwell, Acting Community Programs Director, USDA-RD*

Learn how USDA-Rural Development Community Facility programs provide grants, loans and loan guarantees to public entities, nonprofit organizations, and tribal governments to develop essential community facilities involving healthcare, public safety and public service in rural areas and towns in South Carolina.

## **New Market Tax Credits**

[LEGAL TRACK 1.25 hours]

**RICHLAND C**

*Michael W. Burns, Esq., McNair Law Firm, P.A.*

*Brandon T. Norris, Esq., McNair Law Firm P.A.*

The session will include an overview of the federal New Markets Tax Credit ("NMTC") program, including an explanation of how the NMTC program may be incorporated into project financing, a discussion regarding the benefits of NMTC finance for borrowers, and a description of basic criteria



which must be met for a project to qualify. In addition, it will cover certain issues related to the use of NMTC finance for affordable housing projects and will include several examples of New Markets Tax Credits projects completed in South Carolina.

Noon – 1:45 PM AWARDS LUNCHEON

2:00 – 3:15 PM CONCURRENT SESSIONS

### **Compliance – Beyond the Basics of Rent Collection**

*C. Dennis Cokley, Director, Compliance Monitoring, SC Housing  
Reginald Mack, Assistant Director, Compliance Monitoring, SC Housing  
Savannah Simenot, Compliance Partnering Committee, AHC of SC  
Laura Tanner, Compliance Partnering Committee, AHC of SC*

Compliance becomes more and more complicated as income limits and utility allowances change. That is especially true when factoring in the complexities for properties using multi-layered funding sources. The panelist of this session will cover the methodology of determining income limits and utility allowances in multi-layered funding and review a case study related to this scenario. Attendees will learn how to research information related to determining income limits and utility allowances and how to utilize the information to determine rents. In addition, the panel will discuss the importance of training and compliance professionals and their positive impact on properties.

*Coordinated by the Affordable Housing Coalition of S.C.*

### **Let's Get Social to Promote You and Your Agency**

*Kiosha Gregg, Digitize Marketing*

Participants will learn how to utilize social media marketing for their businesses and organizations without breaking the bank. They will broaden





their understanding of key social media marketing platforms like Facebook and Twitter, and learn how to use them to connect with current and potential customers. We will also cover how to purchase ads, implement contests, and analyze the success of campaigns.

### ***Avoiding the Stress of Housing Scams***

Matthew Aronson, Staff Attorney, SC Department of Consumer Affairs  
Donna Backwinkel, Director of Consumer Services and Education, SC Department of Consumer Affairs  
Fraudsters are on the prowl during every phase of homeownership. From mortgage fraud to lease to own, home repair and foreclosure rescue scams, consumers must constantly stay on guard. This valuable session arms attendees with the knowledge to separate the legitimate businesses/offers from the bad apples. Don't trust someone with your "American Dream" without attending this session first!

### **Homeownership Opportunities through SC Housing**

Claude Spurlock, Mortgage Production Director, SC Housing

Learn about SC Housing's NEW homeownership opportunities – SC Mortgage Tax Credit, 2014 Palmetto Heroes Program – as well as their benchmark homeownership program for first-time homebuyers, single parents and individuals with disabilities. Learn more about what a "first time homebuyer" is according to SC Housing requirements... it may not be what you think.

### **Foreclosures and Loss Mitigation**

[LEGAL TRACK 1.25 hours]

RICHLAND C

*Sara Martinez, Esq., Coleman Talley, LLP*

This session will provide a step-by-step analysis of the foreclosure process in South Carolina. It will also cover loss mitigation options, specifically focusing on the South Carolina Homeownership and Employment Lending Program (SC





HELP).

3:15 – 3:45 PM BREAK

WEDNESDAY, APRIL 23

3:45 – 5:00 PM CONCURRENT SESSIONS

### **Affordable Housing Coalition of South Carolina Annual Meeting**

The Affordable Housing Coalition of South Carolina is a nonprofit organization dedicated to the creation, preservation and improvement of affordable housing for all South Carolinians. Our members represent the leaders of all aspects of the affordable housing industry in the state. Our vision is that everyone in South Carolina will have quality housing. Join us for our annual business meeting to learn more about the Coalition and how your involvement will help the efforts of the Coalition.

SCHousingSearch.com: the FREE, One-Stop-Shop of South Carolina Housing Information

### **Schousingsearch.com**

Crystal Kirby, Director of Outreach & Region Support, Socialserve.com  
SCHousingSearch.com is THE free-to-use, statewide rental listing and locator that has been connecting property providers with tenants in the Palmetto State since 2005.

Learn how a toll-free, bilingual call center helps property providers post and update listings, and how even “non-Internet savvy” landlords can use this service to offer housing – helping to keep hard-to-find units occupied and cared for. Hear about the extensive benefits to housing authorities, including vacancy list management, rent reasonableness, and increased voucher



disbursement and utilization. This session will also discuss ways that SCHousingSearch.com, an official component of the state's disaster housing task force, helps communities recover during times of crisis.

### **Fair Housing: Common Practices and Serious Violations**

*Patricia Green, Director of Fair Housing and Equal Opportunity, HUD*

This session will introduce participants to major Civil Rights Laws such as Title VIII of the Civil Rights Act of 1968, as amended; Title VI of the Civil Rights Act of 1964 and several Executive Orders. The session will heighten the awareness, for those in attendance, on simple, daily practices that may ultimately lead to major violations under the law. To clearly understand the laws and its consequences, case studies will be discussed to ensure that participants avoid common errors that lead to high financial settlements.

### **Writing for Your Audience**

*Juliana Harris, Communications Coordinator, SC Department of Consumer Affairs*

Whether you're trying to compose the perfect Tweet or write an engaging press release, knowing your audience is integral to successful communication. This session provides an overview of best practices for crafting a cohesive message. From inception to dissemination, learn how to make every word count.

### **USDA Rural Development Multifamily Programs**

*Dwayne White, Multifamily Housing Program Director, Acting Single Family Housing Program Director, USDA-RD*  
*Rosemary Hickman, Multifamily Housing Specialist*



A description of USDA-Rural Development Direct and Guaranteed Loan Programs for the development and operation of Multifamily Housing and grants associated with related programs. Course materials will provide an overview of the funding, application and selection process. USDA-Rural Development Multifamily mortgage programs will be described along with a discussion as to how they may be used as a credit enhancement for developing affordable housing. Primary focus will be on the Section 538 Guarantee loan program and how that program can be used with other funding sources.

*This event qualifies for a total of 14 continuing education credits through The Association of Housing Counselors.*

*8.0 CEUs for day one and 6.0 CEUs for day two.*

*Counselors receive credit for any and all conference workshops attended. Please contact TAHC for more information.*