



IT STARTS FROM AN IDEA

OCTOBER 28-29 **2014**

ANNUAL HOUSING CONFERENCE | PIERRE, SD | BEST WESTERN RAMKOTA HOTEL



DEAR FRIENDS & COLLEAGUES

You are invited to join us at the 2014 South Dakota Housing Development Authority Annual Conference, which will take place October 28th and 29th at the Best Western Ramkota Hotel in Pierre.

Attend this year's event to:

- Engage in housing conversations and make connections at the various networking events
- Strengthen your knowledge of current housing issues and trends
- Re-energize yourself at educational sessions featuring inspiring programs and topics
- Enhance your awareness with a new educational track featuring sessions pertaining to Native American Homeownership

Engage in Housing Conversations

Please join us as all housing solutions "Start from an Idea" and it just might be your idea that gets something started or keeps it going!

EDUCATIONAL TRACKS



HO

HOMEOWNERSHIP

Learn the latest in homeownership education, fair housing, energy efficient mortgages, property staging, and the buying habits of millennials.



DEV

COMMUNITY DEVELOPMENT

Delve into the process of developing housing from conducting a housing study, finding programs, connecting the people, financing the deal, and complying with regulations.



MGMT

RENTAL MANAGEMENT

Receive up-to-date information on protecting consumer data, assessing your exposure risk to meth, choosing the right insurance coverage, fair housing, and developing effective budgets.



NAH

NATIVE AMERICAN HOMEOWNERSHIP

Join the Native American Homeownership Coalition for information concerning tribal trust land, homebuyer education, overcoming barriers to homeownership, sustainable development, and financing.

Strengthen your knowledge

Tuesday, October 28, 2014

AGENDA

7:00 a.m.-9:30 a.m.

8:00 a.m.-5:00 p.m.

10:00 a.m.-11:30 a.m.

11:30 a.m.-1:00 p.m.

1:00 p.m.-2:15 p.m.

Exhibitor Set-up

Conference Registration

Opening Plenary - “Digital Spies, Hackers & Online Attackers”

Every move you make in the digital world is tracked, recorded and exploited. Tools like smartphones, iPads, cloud computing and social media have shifted the competitive landscape in favor of cyber-savvy users, prompting a question: Are you in control of your digital footprint, or are you being controlled? Are you protecting information your people share on social networks? If you unknowingly stack the deck in favor of cyber criminals and competitive spies, the results could be devastating. However, if you utilize technology to your advantage, your bottom line benefits. This presentation highlights current threats and practical, tactical data privacy strategies and solutions.

Speaker: John Sileo, The Sileo Group, Denver, CO

Friend of Housing Luncheon

Educational Breakout Sessions

Beyond the Myths: Leasehold Mortgages and Working on Tribal Trust Land

Working on tribal trust land and securing leasehold mortgages is often a challenge to Native homeownership. In this workshop, we will address the perceived risks to working on tribal trust land, and walk through the leasehold mortgage process.

Speaker: Courtney Two Lance, OST Credit and Finance Department, Pine Ridge, SD
Representative: Bureau of Indian Affairs, Aberdeen SD
Representative: OST Tribal Land Office, Pine Ridge, SD

Tuesday, October 28, 2014

AGENDA

1:00 p.m.-2:15 p.m. Cont.

Why Energy Efficient Homes and Energy Efficient Mortgages are Good for Lenders HO

Energy efficient mortgages have been around since the early 1980s, but the first energy efficient mortgage in South Dakota wasn't until 2012. With the infrastructure in place to make energy efficiency a standard feature in the nation's housing market, now is the time to evaluate it further. Join this session to learn about rating energy efficient homes, the HERS Index, consumer benefits and hear from a lender who specializes in energy efficient mortgages and the value he sees in offering them.

Speaker: Craig Markhardt, Advana Mortgage, Sioux Falls, SD

Speaker: Chris Johnson, Johnson Environmental, Sioux Falls, SD

Speaker: Mike Harsma, SDHDA, Pierre, SD

PROTECTING a Better Quality of Life Through Employee Security Awareness and Data Security Best Practices MGMT HO

Join this session to learn the employee's role in protecting all forms of sensitive data. Participants will have a better awareness about how to securely handle the data they work with on a daily basis, how to have an information security mindset that will become second nature and how they are their employer's first line of defense.

Speaker: Patti Broer, BankWest, Rapid City, SD

Transforming Housing Data into a Workable Plan for your Community DEV

Your community has conducted a housing needs assessment, but how do you use the data to get housing built? Join this session for information on how to access housing data, the differences between a needs assessment and market analysis, how to analyze data for strengths and weaknesses, and how to use data to develop a solid strategic plan.

Speaker: Steve Griesert, Community Partners Research, Inc, Faribault, MN

Speaker: Margaret Kaplan, Minnesota Housing Finance Agency, St. Paul, MN (Invited)

Speaker: Lisa Graphenteen, Southwest Minnesota Housing Partnership, Slayton, MN

Tuesday, October 28, 2014

AGENDA

2:15 p.m.-2:45 p.m.

2:45 p.m.-4:00 p.m.

Networking Refreshment Break

Educational Breakout Sessions

Developing Successful Partnerships with Native Organizations HO NAH

In this workshop, we will examine elements of successful partnerships with Native organizations, looking at cultural differences, history, and sovereignty. The workshop is designed for Non-Native organizations, including nonprofit organizations, financial institutions, philanthropic entities, and federal, state, and local government agencies who are looking to develop or strengthen partnerships with Native organizations.

Speaker: Leslie Newman, Seven Sisters Comm. Devel. Group, Lawrence, KS

Speaker: Vickie Oldman-John, Seven Sisters Comm. Devel. Group, Albuquerque, NM

In Today's Market, is Renting Better than Buying? HO DEV MGMT

Homeownership has been central to the American dream, but in today's market does the aspiration of a home with a white picket fence still mean a move up the socioeconomic ladder? Join this session for a lively discussion of whether renting is better than buying or if buying is better than renting.

Speaker: Trevor Bruton, Consumer Credit Counseling-Black Hills, Rapid City, SD

Speaker: Cindy Fredrich, BankWest, Pierre, SD

Speaker: Sue Wherry, Lewis Kirkeby and Hall, Rapid City, SD

METH Labs - Are You Aware of Your Risks? MGMT

Presented by a narcotics agent with over 30 years of experience, this session will provide information necessary to recognize the drug methamphetamine (meth) and the symptoms of its abuse. It will include information relating to the recognition of a meth lab, the chemicals used to produce meth and the damage caused to properties by meth production. Also, a new method of producing meth, which is much more explosive and mobile increasing the risk of injuries and death, will also be presented. You may not think you are at risk, but you are.

Speaker: Ken Poteet, The Awareness Group, Helena, MT

Tuesday, October 28, 2014

AGENDA

2:45 p.m.-4:00 p.m. Cont

4:00 p.m.-4:15 p.m.

4:15 p.m.-5:30 p.m.

5:30 p.m.-7:30 p.m.

Risk Mitigation: What Coverage Do You Really Need?

Does your apartment complex have the right insurance coverage? Attend this session to help evaluate your company's risk and properly prepare for it with discussions regarding habitational insurance, fidelity bond insurance and umbrella policies.

Speaker: Scott Schuetzle, Fischer Rounds & Associates, Pierre, SD

Refreshment Break

Plenary - "Keep Moving Forward"

Let's face it, change is happening all around us and it can be very difficult for people to navigate. Sam uses humor and anecdotes together with a simple formula to help you and your associates deal with change. You will develop tools for overcoming changes, learn how to move forward when change happens and how to avoid getting trapped by negativity.

Speaker: Sam Glenn, Motivational Speaker & Author, Chicago, IL

Networking Reception

Catch up with friends or make new business connections while enjoying refreshments and heavy hors d'oeuvres.

Wednesday, October 29, 2014

AGENDA

7:00 a.m.-8:30 a.m.

7:00 a.m.-8:00 a.m.

8:00 a.m.-9:15 a.m.

Conference Registration

Breakfast Buffet

Educational Breakout Sessions

Preparing Families for Homeownership: A Look at Effective Native Homeownership Education & Counseling Methods  

An important part of increasing Native homeownership means preparing potential homebuyers through homeownership education and counseling. This workshop will cover issues specific to Native communities, such as the leasehold mortgage process and infrastructure costs. We will look at successful homeownership education and counseling efforts in Native communities – focusing on how classes are structured, curriculum used, and other tips for effective programming. As part of this workshop, we will also learn about SDHDA's Homeowner Education Resource Organization (HERO), which supports housing counseling efforts in South Dakota.

Speaker: Terry Mills, Consumer Credit Counseling-Black Hills, Rapid City, SD

Speaker: Kimberly Claymore, Cheyenne River Housing Authority, Eagle Butte, SD

Speaker: Mary Stewart, SDHDA, Pierre, SD

Speaker: Crynthia Clifford, Mazaska Owecaso Otipi Financial, Pine Ridge, SD

Motivating Changes in Building Industry Standards to Increase Energy Efficiency  

With the HERS Index becoming more mainstream, a trend has started in many states with code jurisdictions using the rating as a compliance option in their building codes and consumers using the rating to compare the energy efficiency of houses they are considering purchasing. Join this session to learn about processes needed to conduct a home energy rating, the incorporation of an energy rating score option in the 2015 IECC and how, as a housing professional, you can market to differentiate your energy rated home.

Speaker: Sharla Riead, Accurate Rater Network, Independence, MO

Wednesday, October 29, 2014

AGENDA

8:00 a.m.-9:15 a.m. Cont.

Developing a Property Budget That Really Works! ^{MGMT} ^{DEV}

Join this session to learn the ins and outs of multifamily budgeting. Information will be offered for both market rate and conventional apartment communities as well as those specific to HUD budget based rent increases and contract renewals. Gain an understanding of: NOI/Cash flow and the tools needed to prepare a budget, how to work expenses for larger rent increase potential, learn basic budget and financial calculations, renewal/rent projections, the financial process, budget types, and review budget line items.

Speaker: Heather Staggs, STAR Momentum, Castle Rock, CO

Overcoming Local Barriers and Connecting Citizens to Develop Affordable Housing in Your Community ^{DEV}

A good strategy for developing housing takes into account existing barriers and resources. To minimize resistance, reduce barriers and build partnerships, you need to improve public participation. Come learn how to create ownership of your affordable housing strategy by widening the range of community interests involved.

Speaker: Mike Levsen, City of Aberdeen, Aberdeen, SD

Speaker: Erica Beck, Lloyd Companies, Sioux Falls, SD

Speaker: Mike Knutson, Rural Housing Collaborative, Sioux Falls, SD

9:15 a.m.-9:30 a.m.

Refreshment Break

9:30 a.m.-10:45 a.m.

Educational Breakout Sessions

Sustainable Design and Construction Methods to Ensure Long-Term Affordability ^{NAH}

This workshop will focus on the connection between home design and construction and long-term affordability. We often focus on the immediate benefits of sustainable design and construction, such as improved air quality and environmental impact. Looking at the long-

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Wednesday, October 29, 2014

AGENDA

9:30 a.m.-10:45 a.m. Cont.

term, a more sustainable and energy-efficient home provides for more disposable income. In this workshop, we will hear about one organization's efforts to design and construct sustainable homes, learn about why they have developed their approach, meet their partners, and take a look at their projected construction and longer-term housing costs.

Speaker: Nick Tilsen, Thunder Valley CDC, Porcupine, SD

Speaker: Rob Pyatt, Pyatt Studio, Boulder, CO (Invited)

Speaker: Lenny Lone Hill, Oglala Lakota College, Kyle, SD (Invited)

What are Millennials' Buying Habits and How Do They Affect Your Business? HO MGMT

Millennials are the largest generation by population size and they make up a large part of retail sales, so how do millennials buying habits affect the way you should do business? Join this session to learn about the demographics of millennials, how they approach life stages, their purchasing habits and what you should do as a business to compete for their attention.

Speaker: Mary Emery, SDSU Sociology Department Head, Brookings, SD

Speaker: Jesse Hall, Lutheran Social Services, Sioux Falls, SD

Speaker: Diana Hofhenke, Pro Realty, Huron, SD

Emerging Fair Housing Trends MGMT HO DEV

Few things can be as time consuming, exasperating, and expensive to defend as a Fair Housing complaint. This session will give an overview of Fair Housing legislation and will identify the protected classes. You will learn how to avoid Fair Housing issues that are often unintentionally included in advertising, and how an "innocent comment" can turn into a discrimination complaint. We will also discuss how to be "reasonable" with reasonable accommodation requests while following your policies and procedures to maintain consistency. Practical communication guidelines and other day-to-day issues that can lead to Fair Housing complaints will be covered.

Speaker: Heather Staggs, STAR Momentum, Castle Rock, CO

Wednesday, October 29, 2014

AGENDA

9:30 a.m.-10:45 a.m. Cont.

Financing Options and Regulatory Requirements for Affordable Housing ^{DEV}

You have determined that there is a demand for housing and which population to serve, but how are you going to pay for the project? Join this session for a discussion on the components of financial feasibility, securing financing, and regulatory requirements.

Speaker: Margot Gillette, BASEC, Doland, SD

Speaker: Lori Moen, Grow SD, Sisseton, SD

Speaker: Andy Decoux, Citi Community Capital, Chicago, IL (Invited)

Speaker: Scott Rounds, SDHDA, Pierre, SD

10:45 a.m.-11:00 a.m.

Networking Refreshment Break

11:00 a.m.-12:15 p.m.

Educational Breakout Sessions

Making Native Homeownership Affordable: Subsidies, Loan Products, and Other Funding Sources ^{NAH} ^{HO}

In this workshop, we'll take a look at some key resources available to help make homes affordable for Native homebuyers. Specialists will review available subsidies, loan products, and other funding sources -- including downpayment and closing cost assistance, the 502 mortgage product, the HUD-guaranteed 184 product, and Federal Home Loan Bank subsidies.

Speaker: Bruce Jones, USDA Rural Development, Aberdeen, SD

Speaker: Juel Burnette, First Tribal Lending, Sioux Falls, SD

Speaker: Rick Bloxham, Federal Home Loan Bank, Des Moines, IA

Speaker: William Hacker, Bureau of Indian Affairs, Aberdeen, SD (Invited)

Speaker: Lorraine Polak, SDHDA, Pierre, SD

Setting the Scene, is Property Staging Worth the Investment? ^{HO} ^{MGMT}

As the saying goes "You never get a second chance to make a first impression." Whether buyers or renters, their first impression is important and may determine whether they choose
continued on the next page

Wednesday, October 29, 2014

AGENDA

11:00 a.m.-12:15 p.m. Cont

your place or move on to the next listing. Join this session to hear from a Realtor® and a home stager on ways they set the scene for potential occupants.

Speaker: David Kahler, David Kahler Real Estate, Rapid City, SD

Speaker: Trisha Roe, Staging Impressions, Sturgis, SD

How to Effectively Calculate Utility Allowances MGMT DEV

SDHDA establishes maximum monthly allowances for utilities and services based upon an energy software calculation or the specific utilities used at the project. More accurate utility allowances designed to reflect energy-efficiency provide an incentive to owners. Lower utility allowances translate to higher rent paid to owners without the resident's total housing costs exceeding the payment standard. Join this session to learn about benefits of using this method and how SDHDA uses the calculations.

Speaker: Sharla Riead, Accurate Rater Network, Independence, MO

Speaker: Mike Harsma, SDHDA, Pierre, SD

Constructing Housing: a Simple Process? DEV

All the pieces are in place for construction to finally begin. How do you go about the construction process and what protections should you take to ensure you have a quality project that makes the community, lenders and future tenants happy.

Speaker: Scott Schuetzle, Fischer Rounds and Associates, Pierre, SD

Speaker: Brad Dietzenbach, Van DeWalle Associates, LLC, Sioux Falls, SD

Speaker: Gregory Wick, Pennington Title Company, Rapid City, SD

Speaker: Slade Weller, SDHDA, Pierre, SD

Networking Box Lunch

Join your peers and SDHDA staff for a quick lunch and an opportunity to share the new ideas you have learned and make plans to implement them before you head home.

12:15 p.m.-1:00 p.m.

REGISTRATION

Register online at www.sdhda.org. For registration questions, please email Sheila at sheila@sdhda.org or call 605.773.7603.

Conference Fees are \$175 on or before October 10, 2014, and \$200 after October 10, 2014.

FEATURED SPEAKERS

John Sileo

John Sileo's identity was illegally used to embezzle \$300,000 from his clients. The exposure destroyed John's career and consumed two years of his life as he fought to stay out of jail. Combining real-world experience with years of study, John became an award-winning author, trusted advisor and leading speaker on technology, information and privacy protection.

John is the CEO of The Sileo Group, a privacy think tank that helps organizations protect the data that drives their profits.

John graduated from Harvard University and spends his free time snowshoeing the Rocky Mountains with his remarkable wife and two highly-spirited daughters.



Sam Glenn

Sam Glenn knows success and failure. At one time, Sam was negative, broke, depressed, jobless, had no place to live and got by working odd jobs at night. Sam's attitude was in the dumps until a dear friend gave him what he calls a "Kick in the Attitude," a gift that changed his attitude for the better. Sam began to work on his attitude and made some life changing discoveries. Within two years, Sam went from sleeping on the floor, to achieving dreams he once thought were impossible. Today, Sam energizes audiences as large as 75,000 at stadium events with his inspiration and sidesplitting humor.



CONFERENCE SPONSORS

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MGIC
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BRONZE

Midwest Housing Equity Group



Friend of Housing Award



Elmer Whitepipe Award



Exhibitors

Friend of Housing Award Nominations Sought

SDHDA is seeking nominations for our annual *Friend of Housing Award*. If you know of an individual who has made an outstanding commitment to affordable housing in South Dakota, please nominate them online at www.sdhda.org. Nominations are due Friday, October 10. The honoree will be announced at Tuesday's luncheon, October 28.

Elmer Whitepipe Award of Excellence Nominations Sought

SDHDA is seeking nominations for our *Elmer Whitepipe Award of Excellence*, named in honor of a longtime employee and founding member of SDHDA. If you know of an individual in the rental housing asset management or compliance industry who has made a difference in the field, please nominate them online at www.sdhda.org. Nominations are due Friday, October 10. The honoree will be announced at Tuesday's luncheon, October 28.

Call for Exhibitors

SDHDA invites businesses, public agencies and nonprofits to exhibit at the 2014 Annual Housing Conference. Cost to exhibit is \$50. To reserve a booth, please visit www.sdhda.org or call Amanda at 605.773.4568.

Lodging Information

Lodging rooms are available at the following Pierre area motels for October 27th and 28th. All participants are responsible for making their own reservations and billing.

Best Western Ramkota-Conference Location
920 W. Sioux Avenue, Pierre
605.224.6877

Clubhouse Inn & Suites
808 W. Sioux Avenue
605.494.2582

Governors Inn
700 W. Sioux Avenue, Pierre
605.224.4200

River Lodge
713 W. Sioux Avenue, Pierre
605.224.4140

Comfort Inn
410 W. Sioux Avenue, Pierre
605.224.0377

Kings Inn
110 E. Sioux Avenue, Pierre
605.224.5951

AmericInn
312 Island Drive, Ft. Pierre
605.223.2358

Holiday Inn Express
110 E. Stanley Rd, Ft. Pierre
605.223.9045

Breakout Sessions

Breakout sessions address topics within single family homeownership, rental housing management, housing development and Native homeownership. The breakout sessions are one hour and fifteen minutes in length. They are intended for all audience sizes and may include several presenters.

Accommodations

Accommodations are available at the Ramkota RiverCentre. Room rates are \$89.99 for one person and \$99.99 for two people. Be sure to mention the South Dakota Housing conference to receive the special rate.

Registration

Register online at www.sdhda.org. For registration questions, please email Sheila at Sheila@sdhda.org or call 605.773.7603. Conference fees are \$175 on or before October 10, 2014, and \$200 after October 10, 2014.

Continuing Education

Real Estate Credits are in the process of being approved by the SD Real Estate Commission for the annual housing conference. Please contact Sheila at 605.773.7603 for the breakdown between required and elective credit hours.

Cancellation Policy

Cancellations made in writing (email or mail) and received at SDHDA by 5:00 p.m. CST, Friday, October 24, 2014, will be fully refunded. Registrants who cancel after October 24, 2014, or do not attend will not receive a refund.

Special Accommodations/Dietary Needs

If you have special needs, please contact SDHDA at 605.773.4568, amanda@sdhda.org, or 605.773.6107 (TTY), so appropriate arrangements can be made.

Attire and Climate

Business casual attire is appropriate for all conference sessions and activities. Pierre's October average high temperature is 61°F and average low is 36°F. For more information on the Pierre area, visit www.pierre.org.



South Dakota Housing Development Authority
PO Box 1237
Pierre, SD 57501

Please pass along to a colleague.