

# 2024 Florida ALHFA Annual Educational Conference

## Florida ALHFA: The Little Engine that Could

### Agenda

**Wednesday, July 10, 2024**

**2:00 - 5:00 PM**                    **Advance Conference Registration & Exhibitor Set-Up**  
 Casa Monica Pre-Function

**4:00 - 5:00 PM**                    **Florida ALHFA Annual Board Meeting**  
 Alcazar Room- 2<sup>nd</sup> Floor

**6:00 PM**                            **Welcome Reception: 6:00 PM to 7:30 PM**  
**Bourbon & Board/Ancient City Brunch Bar, 210 St. George Street**  
 Registered Conference Guests Welcome

**Thursday, July 11, 2024**

**8:00- 8:45 AM**    **Conference Registration:** Casa Monica Pre-Function  
**Continental Breakfast: Flagler Ballroom**

**8:45 - 9:15 AM**                    **Opening General Session**  
**Casa Monica I**

Opening Remarks                    Kathryn Driver, President, Florida ALHFA  
 Election of Board Members        Angela Abbott, Vice-President, Florida ALHFA  
 Conference Logistics                Susan Leigh, Director, Florida ALHFA

**9:15 – 10:15 AM**                **General Session: The Florida Legislature**  
 Casa Monica I

2024 was another banner year for housing appropriations and legislation. However, there will be new leadership in the House and Senate in 2025. How do we keep the momentum going? Florida ALHFA also negotiated a successful outcome on the new bond allocation legislation. How did the SEE effort help on these items? What issues other than appropriations should we focus on?

**Moderator:**     Mark Hendrickson, Executive Director, Florida ALHFA  
**Panelists:**        Ken Pruitt, President, The P5 Group  
                           Jim Ryan, Florida ALHFA Legislative Committee & Chairman, HFA of Clay County

**10:15-10:30 AM**                **Break—Beverages:** Casa Monica Pre-Function

**10:30 - 11:30 AM**                **General Session: Our Partnerships with the Florida Housing Finance Corporation and the Division of Bond Finance**  
 Casa Monica I

The Division of Bond Finance will be implementing a new bond allocation system in 2025. What is different from the current process? What changes to our operating processes should HFAs be ready for? FHFC has been the primary agency implementing the Live Local Act. What is FHFC’s take on Live Local after one year? Also, FHFC allocates Housing Credits, SAIL funds, and DPA monies. How can a local HFA effectively impact FHFC decisions? How can our partnerships with the Division and FHFC be improved?

**Moderator:**     Kathryn Driver, President, Florida ALHFA & Executive Director, HFA of Pinellas County  
**Panelists:**        Marisa Button, Managing Director for Strategic Initiatives, FHFC  
                           Whitney Fason, Senior Attorney, Florida Division of Bond Finance

**11:30- Noon**                    **Break**

**Noon - 1:15 PM**                    **Luncheon for Conference Attendees**  
**Flagler Ballroom**

**Luncheon Speaker:**    Representative Sam Garrison (R-Clay County)

**1:15 - 1:45 PM**                    **Break**

**1:45 - 3:00 PM.**                    **Concurrent Sessions**

**Session A:**                    **Single Family: Unlocking Affordable Strategies & Collaborations  
Casa Monica II**

In the realm of affordable housing, the demand for single-family homes is pressing, yet often challenging to meet within existing assistance frameworks. This session navigates the landscape of local Housing Finance Agencies (HFAs) and their endeavors to reconcile this demand with creative partnerships. We will hear from Florida Housing about how the demand for assistance has grown and the Hometown Heroes Program. Learn about leveraging resources through collaborations with programs like the State Housing Initiative Program (SHIP). We'll also discuss how the Mortgage Credit Certificate (MCC) can benefit a borrower when combined with a TBA Program. Join us to uncover strategies for sustainable and inclusive affordable housing solutions through strategic partnerships with City and County governments.

**Moderator:**                    Sue Denihan, Vice President, eHousingPlus

**Panelists:**                    Frank DeBose, Chairman, HFA of Hillsborough County  
Karmen Lemberg, Director of Homeownership Programs & Operations, HFA of Pinellas County  
David Westcott, Managing Director of Homeowner Programs, FHFC

**Session B:**                    **Multi-Family: The Latest in Multifamily Finance Innovations & Resident Programs  
Casa Monica III**

A panel of developers who work with local HFA's will discuss various financing structures, use of solar in design, and effective resident programs.

**Moderator:**                    Helen Feinberg, Managing Director, RBC Capital Markets

**Panelists:**                    Brianne Heffner, Vice President, Southport Financial Services  
Jordan Richter, VP & Project Partner, Lincoln Avenue Communities  
Kevin Troup, Vice President, TVC Development, The Vestcor Companies

**3:00 - 3:15 PM**                    **Break—Beverages: Casa Monica Pre-Function**

**3:15 - 4:30 PM**                    **Concurrent Sessions**

**Session A:**                    **Live Local Act: Update on Implementation, Amendments & Projects  
Casa Monica II**

This session will give a detailed analysis of the Live Local Act in action. How has FHFC implemented the many responsibilities given to them in the Act? What new or changed programs have been developed? How have local governments reacted to Live Local? Helping to implement or resisting? What are some specific developments underway due to Live Local? And finally, what changes did the legislature make to the Act this year and how will that impact affordable housing?

**Moderator:**                    Harry Hedges, FLALHFA Past President & HFA of Hillsborough County Board Member

**Panelist:**                    Marisa Button, Managing Director for Strategic Initiatives, FHFC  
Ryan McKinless, Policy Analyst, Florida Housing Coalition

**Session B:**                    **Multi-Family Policy & Implementation (repeated Friday)  
Casa Monica III**

This session covers the basics of multi-family programs that HFAs administer, suitable for both new and experienced HFA Board members and staff. Topics will include bond allocation, TEFRA, credit underwriting, monitoring, the role of various professionals, the difference between 9% and 4% Housing Credits, gap financing, the importance of written policies, and long-term affordability. This is a forum to ask the questions you need answered about how programs work and decisions you and other HFAs are facing.

**Moderator:**                    Tim Wranovix, Director, Raymond James

**Panelists:**                    Rhonda Bond-Collins, Shareholder, Bryant Miller Olive  
Ed Busansky, Senior Vice President, First Housing Development Corporation of Florida  
Tim Kennedy, Multi-Family Loans & Bonds Director, FHFC

Ralph Stone, Executive Director, Housing Finance Authority of Broward County

**Session C: Single Family Policy & Implementation (Repeated Friday)**  
Casa Monica I

Join us for an insightful session delving into the intricacies of single-family housing programs managed by HFAs. Whether you're a seasoned HFA Board member or a newcomer to the field, this session offers valuable insights. Topics to be covered include bond allocation, TEFRA, Mortgage Credit Certificates (MCC), bonds and TBA programs, Down Payment Assistance (DPA), collaboration with local government SHIP administrators, and more. This interactive forum encourages participants to pose questions about program mechanics, such as MCC creation and SHIP engagement. You'll hear directly from a County Administrator about the success they've experienced when collaborating with a local HFA, and how offering the MCC program with a TBA Program is the most effective way to provide borrowers with long term affordability. If you've ever wondered how to get started, this session will explain the necessary outreach.

**Moderator:** Frantz Dutes, Interim Executive Director, Orange County HFA

**Panelists:** Lisa Bernau, Executive Director, Escambia County HFA  
Cheryl Howell, Assistant County Administrator, Hillsborough County  
Emily Magee, Partner, Butler Snow

**6:15 PM Dinner at Asado Life 173 Shipyard Way—buses to and from event beginning 5:45 PM Dress is Very Casual (shorts OK)**  
Registered Conference Guests Welcome

**Friday, July 12, 2024**

**8:00 - 9:00 AM Breakfast Buffet: Flagler Ballroom**

**9:00 - 10:15 AM General Session: Ethics & Sunshine (with a Raffle)**  
Casa Monica I

Annual interactive update on new laws that impact Ethics, Sunshine, public records, and special districts, along with basic do's and don'ts of behavior for Board and staff of HFA's. What can you say and when can you say it to another Board member? Is it OK to accept that lunch invitation? What is a gift, and when must they be disclosed? What is the difference between a voting conflict and a prohibited conflict? These and other ethics and sunshine topics will be covered, with plenty of time for questions. Learn how to stay out of the news and out of legal trouble.

**Moderator:** Mark Mustian, Shareholder, Nabors, Giblin & Nickerson

**Panelist:** Mary Helen Farris, General Counsel, HFA of Hillsborough County

**10:15 - 10:30 AM Break—Beverages: Casa Monica Pre-Function**

**10:30 - 11:45 AM Concurrent Sessions**  
**Session A: HFA Programs: HFA Journal Release and Discussion of Unique Programs**  
Casa Monica II

Local HFAs don't just do bonds and single-family loan programs. With limited resources, both larger and smaller HFA's have made an impact in their communities by being innovative and thinking outside of the box. Learn how HFA's used HFA, SHIP and County funds to implement innovative programs. The 9th Annual Florida ALHFA Journal will be released.

**Moderator:** Susan Leigh, Director, Florida ALHFA

**Panelists:** Fran Jones, Director of Housing, Escambia County HFA

**Session B: Single Family Policy & Implementation**  
Casa Monica I

This is a repeat of the session held on Thursday afternoon.

**Moderator:** Frantz Dutes, Interim Executive Director, Orange County HFA  
**Panelists:** Lisa Bernau, Executive Director, Escambia County HFA  
Cheryl Howell, Assistant County Administrator, Hillsborough County  
Emily Magee, Partner, Butler Snow

**Session C: Multi-Family Policy & Implementation**  
Casa Monica III

This is a repeat of the session held on Thursday afternoon.

**Moderator:** Tim Wranovix, Director, Raymond James  
**Panelists:** Rhonda Bond-Collins, Shareholder, Bryant Miller Olive  
Ed Busansky, Senior Vice President, First Housing Development Corporation of Florida  
Tim Kennedy, Multi-Family Loans & Bonds Director, FHFC  
Ralph Stone, Executive Director, Housing Finance Authority of Broward County

**11:45- Noon Break**

**Noon - 1:15 PM Lunch & Learn: Multi-Family Show & Tell: Sponsored by Blue Sky Communities, Dominion, Lincoln Avenue Communities and Vestcor: Flagler Ballroom**

**Moderator:** Helen Feinberg, Managing Director, RBC Capital Markets  
**Developers:** Blue Sky Communities  
Dominion  
Lincoln Avenue Communities  
Vestcor

Join us for an interactive lunch session, where developers will share success stories of how their developments helped to transform or improve communities.

**1:30- 2:30 PM General Session: HFA Board Members: How to be an Effective Board Member**  
Casa Monica I

This session focuses on how to be a better and more effective HFA Board member, rather than on specific program details. It explores the proper “domain” of a Board and that of staff. Board members have asked, “What exactly am I supposed to be doing as a Board member? Am I supposed to be an expert on programs, or is that for staff only? How much can I rely on professionals and staff? Do I have fiduciary responsibility?”. What are your responsibilities when it comes to attending meetings? What is the “Goldilocks” position between micromanaging staff and professionals and being too hands off? What do we do when developers request policy waivers? This session will discuss preparation for each Board meeting, financial statements, audits, expenditure policies, budgeting, multifamily policies, procurement, and working with elected officials at the local and state level. Learn that “right” level of involvement, so that you can be an effective board member.

**Moderator:** Mike Cronin, Johnson Pope, Issuer Counsel, HFA of Pinellas County  
**Panelists:** Don Horn, Chairman, HFA of Miami-Dade County  
Jim Ryan, Chairman, HFA of Clay County  
Bernard “Barney” Smith, Chairman, Jacksonville HFA

**2:45 – 5:00 PM Optional Off-Site: Please Note This Is at Same Time as Last General Session of The Conference**

**Civil Rights Walking Tour – registration required (space limited)**  
**Visit to Lincolnville Museum—registration required (space limited)**

**3:00- 4:00 PM General Session**  
**Questions in the Box—Unscripted and Unedited**  
Casa Monica I

This session will answer all questions placed in the “Question Box” and also will open the floor for questions on topics not covered at any other panel and discussion and questions for topics that were presented earlier. This session will be informal. This is your chance to bring up topics you think are important or to take a deeper dive into issues and programs discussed on earlier panels. During the conference, a box for questions will be at the registration desk so that you can write down questions as you think of them, or you can ask questions during the session

**Moderators:** Mark Hendrickson/Kathryn Driver

**Panelists:** We will make sure there are people in the session who can address the questions received through the box.

**5:30 – 6:30 PM**                    **Reception (Sultans Pavilion)**  
Sponsored by the Butler Snow & The Hutson Companies

**Friday Evening**                    Dinner on your own

**Saturday, July 13, 2024**

**8:30- Noon**                    **Breakfast & Roundtable Discussions** Flagler Ballroom  
**HFA Open Forum:** to discuss Conference, FLALHFA and Bond Allocation  
**Attorney Roundtable:** to discuss issues related to HFA’s legal issues that arise in their representation of issuers, developers, or other professionals  
**CPA Roundtable:** to discuss accounting and auditing issues related to their work with local HFA’s  
Breakfast available at 8:30; Meetings at 9:00

**REGISTRATION IS REQUIRED FOR ATTENDANCE AT ALL EVENTS.  
GUEST REGISTRATIONS PERMIT PARTICIPATION AT RECEPTIONS & DINNER**