








Participants should leave with renewed enthusiasm and hope about our ability to work together as a community to form partnerships and to bring about regional workforce housing solutions.

Who should attend this Summit

- | | |
|----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|  Employers |  Developers |
|  Government officials |  Builders |
|  Nonprofit organizations |  Lenders |
| |  Realtors |

Registration

Register online at:

[http://www.frbsf.org/
community/resources/events.html](http://www.frbsf.org/community/resources/events.html)



The registration fee for the Summit is \$25.00.

Check-in is at 8:00 a.m. and the formal program will take place from 8:30 a.m. until 3:00 p.m.

Questions?

Contact Craig Nolte, Regional Manager,
Community Development
Federal Reserve Bank of San Francisco
(206) 343-3761 • craig.nolte@sf.frb.org

Where is Schweitzer?

Schweitzer Mountain Resort is nestled at the base of the Selkirk Mountains, in the Idaho Panhandle, and overlooks Pend Oreille – one of the largest freshwater lakes in the West. The resort is located 85 miles outside of Spokane, Washington, and about 45 miles south of the Canadian Border. The town of Sandpoint, Idaho, is just 11 miles away.

Driving Directions and Accommodations are available at www.frbsf.org/community/resources/events.html.

Northern Idaho Workforce Housing Summit

May 24, 2007
Schweitzer Mountain Resort
Sandpoint, Idaho



**Sponsored by the
Federal Reserve Bank of
San Francisco**

**In partnership with:
Employer Assisted Housing Coalition
and**



**Federal Reserve Bank of San Francisco
Community Development Department
101 Market Street
San Francisco, CA 94105-1530**



About this Summit






This purpose of this Summit is to bring together community leaders to explore innovative solutions to produce a range of housing that our local “workforce” can afford.



Our workforce includes many occupations that provide essential community services, including public servants, professional and service occupations. These are our teachers, health care workers, firefighters, policemen, ski lift operators, administrative personnel, and others who are an essential part of the long-term prosperity and livability of the region.

Many of our workforce members have incomes that are too low to afford to pay market prices for homes or apartments in our community, but too high to qualify for significant federal subsidies. In addition, very few of the current and planned housing units in the Bonner, Kootenai and Shoshone County area are affordable to the workforce. Join us at this conference to meet and network with area employers, government officials, affordable housing experts, lenders and others, and learn how we can meet this immediate housing need.

At this summit, you will learn about:

-  Affordable housing needs in our area
-  Suggested local housing policies and planning tools that can reduce housing production costs
-  Financing strategies and resources that help “bridge” the affordability gap
-  Employer’s role in promoting affordable housing
-  Innovative strategies to create long-term affordable housing

Agenda

Welcoming Remarks (8:30 a.m.)

Ray Miller, Mayor, City of Sandpoint.

Workforce Housing in Northern Idaho

Explore the importance of workforce housing to communities and how you can help support affordable housing. Take note of housing affordability gaps in Idaho and needed resources, and the connection to economic development. **Craig Naylor**, Senior Deputy Director, Idaho Partnership Office, Fannie Mae.

Creating Local Affordable Housing Incentives

Discover how municipalities can support affordable housing through examples from other cities. Review sample ordinances, tax credits, developer incentives and waivers, down payment assistance programs, and other efforts that could be implemented to increase the availability and affordability of housing.

Chris Venne, Community Frameworks.

Break (9:45 a.m.)

Funding and Financing

Understand how financial institutions and government agencies can assist developers, municipalities and others in promoting affordable housing. Learn about available federal loans and grants and other funding sources that may provide needed gap financing. **Arlene Patton**, Field Office Director, Spokane/Boise Field Office; **Morris E. (Mac) Cavasar, Jr.**, Area Director, USDA Rural Development; **Susan Semba**, Director, Homeownership Lending, Idaho Housing and Finance Association.

Community Land Trusts: Building Permanently Affordable Homeownership

How can you acquire and hold land for the benefit of a community and provide secure and affordable access to land and housing for community residents? Learn about community land trusts and how they have been developed in high-cost housing areas. **Sandy Wood**, Technical Assistance Program Manager, Community Frameworks; **Rebekah Helzel**, ARCH.

Employer Assisted Homeownership Benefits

Discover how employers can offer cost-effective, easy to administer homeownership benefits that are attractive and flexible to meet their employee’s housing needs. **Craig Nolte**, Regional Manager, Federal Reserve Bank of San Francisco **Erik Keck**, City Administrator, City of Post Falls.

Lunch (noon)

Homebuyer Education

Where can individuals access quality homebuyer education that that will help them repair credit, determine the home and loan they can afford, provide information on the homebuying process, maintaining their home and homebuyer assistance programs? **Sue Pisani**, Home Buyer Education Administrator, Idaho Housing and Finance Association; **Barbara Leachman**, Community Action Agency.

Developing an Affordable Housing Strategy for Your Community (1:30 p.m.)

Adjourn (3:00 p.m.)